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ABSTRACT

This report is intended to increase awareness of the connections between two central spheres of social activity--work and family. Complementing the conventional analyses of the labor force in terms of economic sectors, educational requisites, age and income distribution, the report also presents an analysis of the family circumstances of the individuals who work each day. While the economy is conventionally assessed in terms of dollars, this report translates dollars into hours, revealing how much time is devoted to making a living, and how much is left over for living a life with one's family. Part one of the report presents a brief portrait of Canadian families and how they have changed over time. Part two examines families' financial resources, highlighting roles as consumer, accountant, and budget maker, and describing struggles to make ends meet. Part three looks at the work families do as child care providers, while part four takes a more general look at families in the labor force, emphasizing the significance of earnings as the primary source of family incomes; changes in the ways families make a living are addressed. Charts and graphs presenting statistical data are included. (JPB)

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From the Boardroom to the Table

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The Canadian Family and the Work Place

PS 026510

The Vanier Institute of the Family

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ERRATUM

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Estimated Cost of Raising a Child to 18 years by Type of Expenditure

Clothing should read:

11%
$16,400

Foreword

From the Kitchen [illegible] Boardroom Table

For Canada and Canadians to prosper in the 21st century, we must find ways to harmonize the demands of paid work and the responsibilities of family life. Achieving a balance between employment and family is a key strategy for increased productivity, enhanced creativity, global competitiveness, family security, and civic vitality. So pervasive is the issue in our everyday lives that such a balance also holds the promise of improving the healthy development of our children and the well-being of our individual lives as men and women.

Most workers in the labour force of the 1990s have family responsibilities, including caring for children. Seven out of ten couples raising children now count on two wages to make ends meet, and the trend towards dual-wage-earning families seems irreversible. In a family where there is only one parent in the home, she (or perhaps he) is probably employed. And by the year 2000, as many as three-quarters of all employees may also be providing care and support to elder family members.

For employees, the conflict between work and family obligations has been linked, in research literature, to:

- increased stress;
- poorer health;
- impaired parenting;
- lost income and missed opportunities for job advancement; and
- reduced life satisfaction.

And, from the point of view of employers:

- At least a quarter of the human-resource challenges faced by Canadian employers are the result of employees having to manage responsibilities both at home and at work.
- Reduced work performance, increased absenteeism, higher turnover rates and poor morale have all been linked to the conflict between work and family responsibilities.
- The single most significant reason behind the increased rates of absenteeism recorded in recent years is the need to handle family responsibilities.

- Statistics Canada estimates that stress-related disorders due to overwork cost Canadian businesses 12 billion dollars a year.
- The Conference Board of Canada reports that 17% of employees who were offered promotions turned them down, and that 25% refused transfers because of family-related considerations.

Demographic, economic and social developments witnessed during the last decades of the 20th century have combined to fundamentally alter the nature of families, work and the workforce. No longer are our economy and society constructed on the basis of stable, single-wage-earning family units. The new relationship between families and the economy has evolved partly in response to and as a consequence of a labour market transformed by global markets, deficits and debt, free trade and technological innovation. The families upon which today's labour market draws are far more fluid, pluralistic, unstable and culturally diverse. Increasingly, the financial security of individuals and the prosperity of the nation depend on the earnings, productivity and contributions of both women and men in the paid labour market.

Moreover, changes at the level of the family are dramatically affecting the composition and character of the workforce. Fertility rates are low and, as a result, the population is aging. People are marrying later, if at all. Childbearing and child-rearing are compressed into shorter spans of longer lives. Today's labour force is composed of women and men who may be not only the mothers and fathers of young children, but also the daughters and sons of aging parents.

Over the past decade of research and experimentation with so-called family-friendly workplace policies, it has become apparent that the tensions between work and family are not just personal issues which individual adults and their children can resolve on their own. No matter how adaptable they are, individual families cannot realistically be expected to manage the new demands occasioned by fundamental changes in economic and social patterns. Nor can individual employers, no matter how innovative, be expected to assume alone the burden of adaptation. And extended families and communities cannot always "pick up the slack" at difficult moments with respite care, home-visiting and free babysitting. Not only does the goal of a flexible, high-quality system of child care remain to be met, but the growing challenges of elder care loom on the horizon.

The Work and Family Challenge, as it has been called, is the pivotal issue that confronts Canada and all other industrialized nations as we enter the new millennium. The issues embedded in the revolutionary restructuring of modern economies and the equally profound changes to the patterns of family formation and functioning confront us as individuals, as family members, as employers, community members and citizens.

To date, the Work and Family Challenge has been characterized most often as a "balancing act" involving "trade-offs" between competing and divided interests. We have sought to preserve largely artificial boundaries between the private lives we construct within our families and communities, and our roles in the public worlds of commerce and civic affairs. Having built our lives around this kind of fragmentation, we too often feel estranged from our jobs, our families and ourselves.

There is, however, another way of thinking and proceeding as we confront the Work and Family Challenge. It begins with an appreciation of how these private and public dimensions of our lives sustain each other. Most of us are dedicated to our jobs not in spite of our families but because it is through our employment that we are able to sustain our families. The sometimes tedious, other times joyous, work of caring for one another has to be financed somehow. But, were it not for the caring work of families, the economy that dominates the conversation around boardroom tables in corporate skyscrapers, local union halls, and council chambers would falter without enough human energy, purpose and commitment to drive the country's productivity and prosperity.

To help us better understand the intimate connections between the preoccupations discussed around both kitchen tables and boardroom tables across Canada, the Vanier Institute of the Family asked statistical analyst Clarence Lochhead of the Centre for International Statistics at the Canadian Council on Social Development to write *From the Kitchen Table to the Boardroom Table*. In this publication, he seeks to shed light on the Canadian labour force by seeing them not just as workers but also as family members. Complementing the conventional analyses of the labour force in terms of economic sectors, educational requisites, age, and income distribution, is an analysis of the family circumstances of the individuals who show up for work every day. And, while the economy is conventionally assessed in terms of dollars, Mr. Lochhead translates dollars into hours, revealing how much of our time is devoted to making a living, and how much is left over for living a life with our families.

In the end, we are left with a portrait of families striving to do their best in the midst of an increasingly hurried and harried culture. The stress we experience as individuals, and the crisis of caregiving we confront as a culture, have their roots in a discrepancy. We aspire to enjoying an ideal of family time and togetherness sometime in the future, but in the meantime we live our lives in "an unhappy present" that has become "the site of our disillusionment"—as sociologist Kerry Daly describes it in *Families and Time: Keeping Pace in a Hurried Culture*. As a first step towards making the unhappy present more closely match the ideal future, the Vanier Institute of the Family has tried, in this publication, to give readers a deeper understanding of the realities of the Work and Family Challenge.

Robert Glossop, Ph.D.
Executive Director of Programs
The Vanier Institute of the Family

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In preparing *From the Kitchen Table to the Boardroom Table*, the Vanier Institute of the Family has been exceptionally fortunate in being able to rely on the talent, dedication and knowledge of Clarence Lochhead. Mr. Lochhead is unique—combining exceptional skills as a statistical analyst with an equally exceptional commitment to illuminating the human stories embedded in facts and figures. We thank him sincerely.

Mr. Lochhead's contribution to this project has been enriched by the expertise and support of his colleagues in the International Centre for Statistics at the Canadian Council on Social Development. To them we express our appreciation.

This work could not have been undertaken without the financial support, encouragement and advice of our project sponsors: Human Resources Development Canada and the Royal Bank of Canada. We are grateful to each not only for their financial commitments but also for the substantive advice they provided and for the faith they demonstrated in our capacity to carry out this project.

Finally, no publication such as this would ever see the light of day were it not for the dedication of my colleagues at VIF. In point of fact, it was Anne Mason who conceived of our approach to the topic of work and family and who co-ordinated the work of the various members of our team. She deserves much credit. Good ideas too often fall by the wayside if they are not effectively articulated, promoted and nurtured; Alan Mirabelli has done so with much energy and insight, and I thank him. Thanks are also due to editor Donna McCloskey, translator SODES, and secretary Lisa Dudley.

Robert Glossop, Ph.D.
Executive Director of Programs
The Vanier Institute of the Family

Introduction

Canada's Familing for the Future

The paid labour force is often thought of as a collection of individuals who are competing for jobs. On one level this is true. An employer looks to hire an individual with the right level and mix of skills and talents to make their business productive, profitable, innovative and competitive. But, of course, the labour force is much more than a collection of individuals. It is composed of people who are also members of the larger community, and as such, have other important roles and responsibilities—as citizens, as community members, and as family members.

There is a growing recognition that the demands of work and family in modern society are creating new pressures on individuals as they try to balance their many obligations and responsibilities. Employers are increasingly aware that productivity in the workplace is affected by the demands of modern family life. And employees are increasingly aware that their family life is affected by the pressures flowing from the workplace. But there is more to the connection between the world of employment and the world of family than the **competing** demands that one places on the other. It is important to recognize that the work of family and the work of employment are mutually **supportive**—that the interests of employers and the interests of family members are often not so far apart. In fact, the boardroom table and the kitchen table have much in common.

This publication is about the work people do at home and elsewhere. Why is such a resource needed? Because, as individuals in the labour force, we need to understand how paid work both contributes to, and constrains, the work we do as family members. As individuals in families, we need to understand how unpaid family work and responsibilities contribute to, and constrain, the work we do as employees.

This publication aims to increase awareness of the **connections** between two central spheres of social activity—work and family. All too often, we imagine artificial divisions between the world of employment and the world of family, and so we fail to appreciate the importance and nature of their relationship. For example, we know families depend on

employment, but tend to forget that successful businesses depend on families—not only in their critical roles as employees and consumers, but also as the foundation of social stability through their role of nurturing current and future generations of employees. We tend to think that the world of paid work is largely an economic matter, while the world of family is largely social. In fact, activities in both spheres of life profoundly affect the social and economic health of all Canadians.

Part One presents a brief portrait of Canadian families, and how they have changed over time. By implication, this portrait demonstrates how the Canadian labour force looks from a family perspective, and how it too has changed.

Part Two seats the reader at the kitchen tables of Canadian families to talk about how they spend the money they earn while "on the job." From housing to health care, from recreation to RRSPs, families need considerable financial resources to fulfil their functions and carry out their responsibilities. Part Two highlights the family's role as consumer, accountant and budget maker, and examines their struggles to make ends meet. And, because families rely primarily on paid employment to pay the bills, it also looks at the weeks of employment needed to finance family expenditures, giving a unique perspective about the employment time typically required to "make a family work."

Part Three looks at the work families do as providers of care. Whether it's a grandmother taking care of her granddaughter, a little boy giving his stressed-out mom a hug, a dad making supper for his family, or a big sister helping her younger brother with homework—families take care of each other. All of these caring activities are important, not only for the health and well-being of family members, but also for successful and productive workplaces. In a sense, Part Three examines the family time and resources required to "make business work."

Part Four steps away from the kitchen table, and takes a more general look at families in the labour force, emphasizing the essential significance of earnings as the primary source of family incomes. Of course, the reliance on earnings is nothing new. As the Canadian economy made the transition from a rural and agricultural economy to an urban industrial economy, wages from paid employment emerged as the primary source of income for the majority of families. But what has changed is how those earnings are produced, and who produces them. As Part Four shows, new kinds of jobs, products, services, and work arrangements have led to some dramatic differences in how families earn a living.

Part 1

The Changing Fa[illegible]milies and Work

Canadian families differ from one another in many ways. Age, education, number of children, marital status, urban/rural residence, and number of wage earners—these are just a few of the ways in which families can be distinguished from one another. To understand the differences (as well as the similarities) of Canadian families is to go a long way towards understanding the world of employment—the people who directly participate in it, and those who support it through their work within families.

As a simple demonstration of the diversity of Canadian families, Chart 1 shows how families differ in terms of marital status and the presence of children—two important dimensions of family life that affect the work that people do in the family and in the workplace.

Chart 1
Of Every 100 Families in Canada...

44 are Married couples with children
30 are Married couples without children
14 are Lone-parent families
5 are Common-law couples with children
7 are Common-law couples without children

Prepared by the Centre for International Statistics. Source: Statistics Canada, General Social Survey, 1995.

For many families, having children means that household expenses increase, spending priorities change, child care arrangements are needed, domestic labour increases, and the demands for time, emotional support, and nurturing rise to new levels (just ask anyone who's a parent for the first time!). Children place demands on parents, and create challenges for balancing work and family responsibilities. It would be a mistake, however, to view the work of child-rearing simply and narrowly as a constraint on the resources of parents, and in competition with the demands and interests of the workplace. Children give their parents a new level of fulfilment, and contribute to their maturity and competence as they carry out their responsibilities and commitments. The care and nurturing of children also generates an enormous amount of economic activity, and provides the foundation for future generations of healthy, self-reliant adults.

As Chart 1 shows, of every one hundred families in Canada, 44 are married couples with never-married children at home, and an additional five are common-law couples with children. In other words, of every hundred families in Canada, roughly half are couples with children. Fourteen out of every hundred families are headed by lone parents, mostly mothers. Finally, 37 of every hundred families are couples (30 married and 7 common-law) who are not living with children.

The proportion of families that are couples with children has declined significantly compared with just 15 years ago, dropping from 57 percent in 1981 to 49 percent in 1995. Why? A number of factors are at work. One is the rise in the divorce rate which has resulted in an increasing number of lone-parent families—which rose by 60 percent between 1981 and 1995 to over 1.1 million. Other reasons are the declining fertility rate, delays in family formation, and the general aging of the population.

Defining "Family"

Because this book draws extensively on data derived from Statistics Canada surveys, the word "family" refers to Statistics Canada's definition of a "census family": a currently married or common-law couple with or without never-married children, or a single parent with never-married children, living in the same dwelling.

Defining "Work"

"The work and family challenge will not be resolved with an exclusive focus on employment and those who have it but only when we have a broader conception of work and all those who do it" (VIF, "Family Works," 1995).

"It is deeply significant that, as we come to the final years of the twentieth century, 'work,' an apparently fundamental and unambiguous word, has come to lack precision. Part of the difficulty may be simply that the word is being asked to do too much. From voluntary work through doing the washing up to being a brain surgeon, a vast range of activities is encompassed in the term 'work.' Whatever the reason, a society that falters when referring to something apparently so basic to human existence is likely to be changing in a fundamental way" (R.E. Pahl, *Divisions of Labour*, 1984).

"Of the 27 definitions of work offered by the Concise Oxford Dictionary, no more than two refer to employment or earning money. Rather, the common thread among these definitions pertains to the expenditure of energy to some purpose, tasks accomplished and achievement. For some strange reason, current usage seldom acknowledges the unpaid tasks involved in building strong families and communities, raising and nurturing children, caring for elders and making a home as deserving of the name work. Surely, it is not all leisure" (Anne Mason, "From the Kitchen Table to the Boardroom Table: Preliminary Proposal").

Table I
Provincial and Territorial Family Profile, 1995

	Number of families	% couples without children	% couples with children	% lone parent
CAN	7,904,000	37	50	13
NFLD	159,000	28	60	13
PEI	36,000	32	55	13
NS	254,000	36	50	14
NB	210,000	35	52	14
QUE	2,000,000	37	49	14
ONT	2,929,000	36	51	13
MAN	298,000	37	49	14
SASK	263,000	38	49	12
ALB	717,000	36	51	13
BC	1,012,000	42	46	12
YUK	8,000	32	53	15
NWT	16,000	20	64	16

In many ways, families "look" different than they did 20 or 30 years ago. The 1960s image of the male-breadwinner-and-stay-at-home-mother family has given way to the dual-earner family with both spouses working outside the home. As a result, the world of paid employment also looks very different today. In 1961, about one-quarter of those in the paid labour force were women. Today, nearly half are women.

Family and work have changed in other ways as well. Declining fertility, delayed family formation and child birth have occurred in conjunction with the increasing labour-force participation rates of women, and the demands of the labour market for a highly educated and skilled workforce. Many of today's younger people want to finish post-secondary education or training and begin their careers before committing to family obligations.

Table II
Population 15 and Over, by Educational Attainment, 1991

Educational Attainment	Women 1971		Women 1991		Men 1971		Men 1991	
University degree	3%	21%	10%	42%	7%	24%	13%	44%
Other Post-Secondary	18%		32%		17%		31%	
Secondary (some or complete)	48%		44%		43%		42%	
Less than Grade 9	31%		14%		33%		14%	

Prepared by the Centre for International Statistics.
Source: Josee Normand, "Education of Women in Canada," Canadian Social Trends, Winter 1995, Statistics Canada, Cat.11-008E

Over the past 35 years, the average family size in Canada has declined considerably. With younger Canadians marrying later and having fewer children, with more lone-parent families, and with a growing number of "empty-nest" families associated with the aging population, family size is expected to continue to decline in the next 25 years. These changes will no doubt have effects on the connections between work and family. For example, we know there is a tremendous amount of intergenerational exchange and support within and between families. Today, this exchange and support takes place among seniors who have relatively large numbers of children. Future seniors however, will have far fewer children to support, and fewer children to whom they can look for help.

Educational Attainment: Gearing up for work

The proportion of men and women with post-secondary educational experience has increased dramatically in the last 20 years. Forty-two percent of women aged 15 and over, and 44 percent of men had some post-secondary education or training in 1991, compared with 21 percent of women and 24 percent of men in 1971.

Table III
Selected Characteristics of Canadian Families, 1961-1995

	Average Age at First Marriage		Average Age of Mothers at First Birth	Fertility Rate Women 15-49	Average Family Size (census)
	Women	Men			
1961	22.6	25.4	23.5	3.8	na
1971	22.7	25.1	23.3	2.1	3.67
1981	23.5	25.7	24.8	1.7	3.22
1991	26.0	27.9	26.4	1.7	3.06
1995	26.3	28.2	na	1.6	3.01

Prepared by the Centre for International Statistics.

Sources: All information is derived from Statistics Canada publications. Average age at first marriage: Current Demographic Analysis: Marriage and Conjugal Life in Canada, Cat.91-534; Annual Demographics 1995, Cat.91-213-XPB. Data shown for 1961 to 1991 refers to 1960, 1970, 1980, and 1990. Average age of mothers at first birth: Births 1992, Cat.84-210; Births and Deaths 1995 Cat.84-210-XPB. Fertility rate: Health Reports, 1(2) 1989; Report on the Demographic Situation in Canada, 1994, Cat.91-209E; Births and Deaths 1995, Cat.84-210-XPB. Average family size: Family Incomes 1995, Cat.13-208-XPB.

Projected Numbers of Families

Statistics Canada estimates that by the year 2000, the number of families in Canada will increase to 8.7 million, and to 10.4 million by 2016. Of these families, 1.6 million (15.2 percent) will be led by lone parents. (Source: Statistics Canada, The Daily, Nov. 9, 1995, Cat. 11-001E.)

Table IV
Selected Characteristics of the Canadian Labour Force, 1971-1995

	Participation Rate, Persons 25 & over		Unemployment Rate	Average Earnings		% of couples* with both spouses employed full-time for the full year
	Males	Females		Males	Females	
1971	82.7	35.4	34.6	45.4	40.4	13.5 (1970)
1981	80.7	48.5	40.8	58.2	53.0	18.9 (1980)
1991	76.5	57.0	45.0	55.9	53.9	21.4 (1985)
1995	74.4	56.8	45.1	49.3	48.2	34.3 (1994)

* "Couples" refers to those with husband/male partner under 65.

Prepared by the Centre for International Statistics.

Sources: Statistics Canada, Labour Force Annual Averages 1995, Cat.71-220-XPB. Abdul Rashid, "Women's Earnings and Family Income" Perspectives on Labour and Income, Statistics Canada, Summer 1991; 1994 data from Survey of Consumer Finance microdata file.

On a typical day in Canada, 13.7 million Canadians are working for pay and 1.5 million are looking for paid work. Chart 2 tells us a little about these labour-force participants, from the perspective of their family status.

While at the workplace, employees are often preoccupied with important concerns beyond work. A teenager in an evening job may be a high school student concerned about whether or not she'll have enough time to study for the next morning's algebra test. An adult in a full-time job may be a father who needs to contact his wife to discuss juggling their schedules because their child's caregiver won't be available for the next workday. Or the employee might be a lone parent, worried that her single paycheque might not cover the family's needs this month. They are employees, they are individuals, they are family members.

Chart 2
Who Makes up the Canadian Labour Force?
April 1995

Out of every 100 labour force participants aged 15 and over...

4 are Lone parents with children
4 are Other
6 are Single Women
9 are Single Men
12 are Husbands no children
11 are Wives no children
13 are Youth*
18 are Wives with children
23 are Husbands with children

Prepared by the Centre for International Statistics.
Source: Statistics Canada, Survey of Consumer Finances microdata.
** "Youth" refers to never-married children aged 15 and over, living with parent(s).*

A Lifetime of Family and Work

Over the course of their lives, people move through a variety of work and family situations. Achieving a balance between work and family might be a lot easier if work and family never changed. But they do change. Whether it's a new job or house, the birth of a child, a promotion, a death in the family, or a layoff—changes in work and family have an impact in both areas of life. Finding the right balance requires an on-going effort, and reflects dynamic changes in the patterns of work and family over the life course.

Table V shows variations in the family status of labour-force participants at different times in the life course. Among participants under 30 for example, the majority are either never-married children living at home with a parent or parents, or they live as an unattached single. Among participants between the ages of 30 and 45, however, the majority are husbands or wives with children. Among older workers, a significant number are husbands and wives without children at home.

Table V
Persons in the Labour Force, By Age and Family Status, 1995

	Out of every 100 labour force participants...		
	...age 15-29	...age 30-44	...age 45 and Over
Children Living with Parent(s)	42	3	—
Unattached Singles	18	14	13
Husband or Wife, No Children Living at Home	19	16	39
Husband or Wife, with Children at Home	15	59	41
Lone Parents	1	5	4
Other	5	3	3
Total	100	100	100

Prepared by the Centre for International Statistics.
Source: Statistics Canada, Survey of Consumer Finances microdata file.

Part 2:

Making Ends Meet: Family Expenditures and the World of Work

Across the country, as members of families gather at their kitchen tables, the important work of managing family operations unfolds in countless untold conversations: Has the mortgage been paid? ... Where can we afford to go for the summer holidays? ... Will the car last another year? ... How much money do we have in the bank? ... Can we contribute to an RRSP? ... The kids need new shoes .... Running a household is an on-going task of planning, budgeting, accounting, saving and spending.

The efforts of families to make ends meet—to finance and manage the household—is important work. Expenditures on food, clothing, and shelter provide basic needs. Expenditures on transportation allow families to participate in a wider social life, to move to and from their jobs, and to exchange goods and services. Expenditures on educational materials promote and enhance learning in the home. Expenditures on recreation and social activities contribute to healthy living and enrich people's lives. And expenditures on life insurance build security and protection for loved ones.

The efforts of families to make ends meet are important for the larger economy. A huge amount of money flows through the conduit of family, generating an enormous amount of economic activity. The expenditures of Canadian households amount to some $400 billion per year. Considering that eight out of ten Canadians live with their families, it is no exaggeration to say that the family is a basic economic unit. When individuals spend, most do so as members of families. The decisions families make on where and how much to spend are critical to the functioning of the Canadian economy. A mere two-percent decline in family expenditures represents $8 billion, an amount equivalent to the income from 200,000 jobs, each paying $40,000 per year!

Business people and employers know that the way in which families spend their money is an important element in understanding customers, as well as employees. A common dictum in the business world is "know your market." Whether you're in the business of selling shampoo, or making automobiles, you need to know who is buying how much of what, and which factors influence customers' decisions.

The connection between the world of family and the world of employment is strong, and in some senses inseparable. It may be obvious, but it is worth stating: jobs are important to families, and families are important to jobs. The following analysis of family expenditures shows how family consumption of goods and services supports the diverse activities within the home and the larger economy.

The Monthly Budget

Many things influence how families spend: the size of a family, the number of earners, the age of family members, their values and beliefs, level of income, and so on. For example, all families spend money on food, clothing, and shelter, but the amounts differ according to where they live, whether or not they have children, and the type and location of housing they prefer. On items like lottery tickets or cigarettes, some families spend a great deal, while others spend nothing at all.

Because this publication cannot present information for each and every type of family, it may not capture the reality of family life for everyone who reads it. The following presentation of family expenditures has been narrowed to two broad types of families: couples with children, and lone-parent families. Even within these two groups, there will still be considerable differences in the spending patterns of one family compared to another. But this presentation of average monthly expenditures is nevertheless useful because it provides important information about social conditions and patterns, and a benchmark against which people can compare their own situations. Just as the family with an income of $70,000 will know that, relative to the overall average, their income is relatively high, similarly, other families can judge their spending in relation to the averages we present. The averages can also be used to identify spending differences between different kinds of families: for example, the spending levels and patterns of two-parent and lone-parent families are quite different. Note: The expenditures used in Chart 3 and Chart 4 are based on the most recent national survey data available.

Chart 3 describes the average monthly expenditures of married and common-law couples with never-married children living at home, and Chart 4 shows the expenditures of lone-parent families. In 1992, there were 3.5 million couples with children, and just over 800,000 lone-parent families.

Chart 3
Average Monthly Expenditures, Couples with Children (1992)

Average Annual Family Income Before Tax
(couple with children)

$61,378

minus income tax, U.I. premiums, pensions contributions, union dues

Disposable income

$44,732 annual
$3,728 per month

Food
Groceries - $326
Restaurants - $88

Clothing
$161

Shelter
Accommodation - $603
Operation &
Furnishings - $246

Transportation
$332

**Health &
Personal Care**
$122

**Reading &
Education**
$58

Recreation
$141

**Cigarettes &
Alcohol**
$93

**Lottery
Tickets**
$9

**Gifts &
Donations**
$90

**Other
misc.**
$48

Life Insurance

$16

**Interest on
personal loans**
$27

**Extra money at end of
the month
$104**

Prepared by the Centre For International Statistics.
Source: Statistics Canada, Survey of Family Expenditures, 1992, microdata file.

Chart 4
Average Monthly Expenditures, Lone-parent families (1992)

Average Annual Family Income Before Tax (lone parent): $31,102

minus income tax, U.I. premiums, pensions contributions, union dues

Disposable income: $25,507 annual; $2,126 per month

Average monthly expenditures

Food
Groceries - $326
Restaurants - $88

Clothing
$161

Shelter
Accommodation - $603
Operation & Furnishings - $246

Transportation
$332

Health & Personal Care
$122

Reading & Education
$58

Recreation
$141

Cigarettes & Alcohol
$93

Lottery Tickets
$9

Gifts & Donations
$90

Other misc.
$48

Life Insurance
$16

Interest on personal loans
$27

Shortfall at end of month
$ -234

Prepared by the Centre For International Statistics.
Source: Statistics Canada, Survey of Family Expenditures, 1992, microdata file.

In 1992, the average income of couples with children was $61,378, nearly twice that of lone-parent families, whose average income was $31,102. This large difference is explained in part by the fact that the majority of today's couples are dual-earner families, an option not available to lone parents (For more information on the income and earnings differences among family types, see Part 4.)

As Canadians are well aware, their gross income is very different from what they actually take home. In 1992, after subtracting personal income taxes, union dues, Unemployment Insurance premiums, contributions to government pension plans (CPP/QPP) and private pension plans (excluding RRSP contributions) from total income, couples with children were left with an average annual income of $44,732. Lone-parent families were left with an average annual income of $25,507. This remaining amount is referred to as disposable income.

On a monthly basis, the disposable income of couples with children averages $3,728, and for lone-parent families, $2,126. This is the money families have left to pay for a wide range of goods and services: housing, food, recreation, sales and property taxes, lottery tickets, birthday gifts, pet food ...

Often thought of as basic necessities, expenditures on food, clothing and shelter take the majority of disposable income. Among couples with children, average monthly expenditures on these items add up to $2,066, representing 55 percent of monthly disposable income. Among lone-parent families, these expenditures amount to $1,424, but take a considerably higher share of disposable income (67 percent). It should be noted that the accommodation costs shown in Charts 3 and 4 include a wide variety of expenditures, including rent, home maintenance, repairs, insurance, utilities and mortgage interest. (The amount paid on the principle of a mortgage is not included because it is considered a form of investment.)

The Increasing Tax Burden: How Much is Too Much?

Over the past two decades, personal income taxes have taken an increasing share of total family income. As Table VI shows, in 1971 income tax represented 15.3 percent of total family income, increasing to 19.7 percent by 1994. Of all taxes collected by governments in Canada in 1965, 22.6 percent came from personal taxes, but by 1992, 39.6 percent of total taxes were derived from personal income taxes. Because of this shift, and the highly visible nature of income taxes, many Canadians feel tax levels are too high. By way of comparison, Canada's overall tax burden is slightly lower than the average for the 24 member countries of the Organization for Economic Co-operation and Development. In 1992, all taxes collected in Canada represented 37 percent of the Gross National Product, compared with the OECD average of 39 percent (Source: OECD Revenue Statistics of OECD Member Countries, 1965-1993).

Table VI

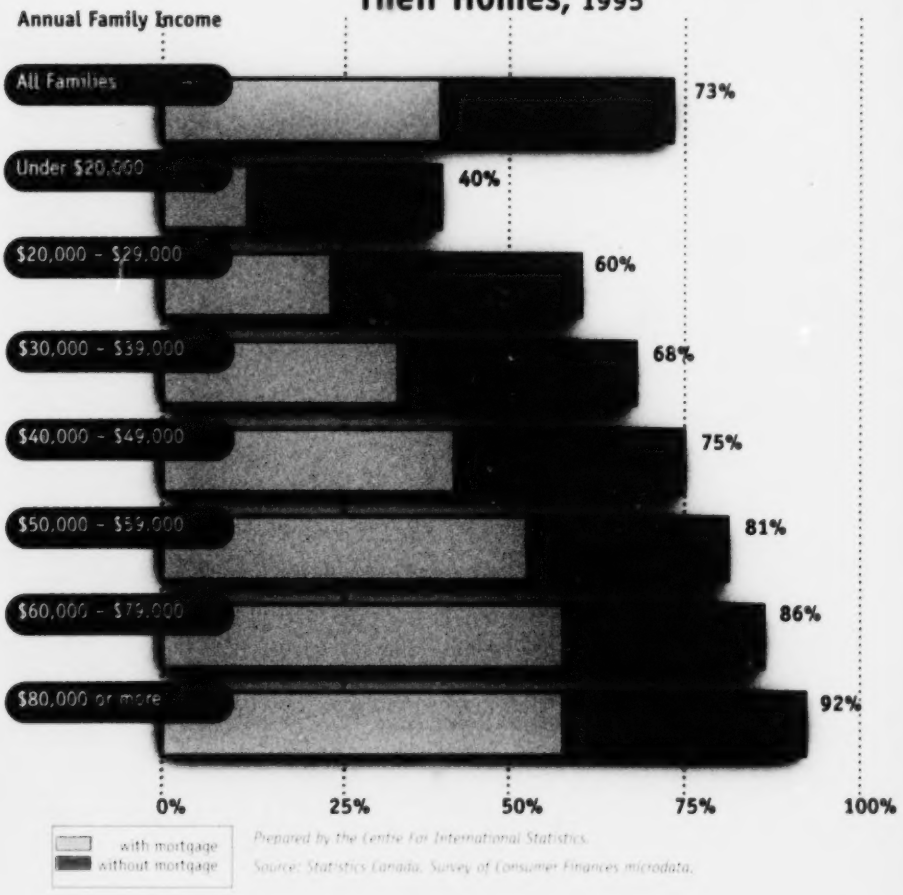
Year	Average family* income (constant 1994 dollars)	Average income tax (constant 1994 dollars)	Income tax as % of total income
			%
1971	42,504	6,498	15.3
1976	52,285	8,287	15.8
1981	53,049	8,200	15.5
1986	53,292	9,313	17.5
1991	54,572	10,823	19.8
1994	54,153	10,668	19.7

** Refers to an "economic family," which includes all members of a household related by blood, marriage or adoption.*

Prepared by the Centre for International Statistics.

Source: Statistics Canada, Income After-Tax Distributions by Size in Canada, 1994, Catalogue 13-210.

Chart 5
Percentage of Families Owning Their Homes, 1995



Prepared by the Centre For International Statistics.
Source: Statistics Canada, Survey of Consumer Finances microdata.

Home Ownership: More than a Dream for Most Canadian Families

Most Canadians aspire to the goal of home ownership. A Chart 5 out of ten families own their home, while another [illegible] are homeowners with a mortgage. The cost of housing is not surprisingly related to income. Among families with annual incomes of $80,000 or higher, 92 percent are homeowners, compared with 40 percent of families with annual incomes under $20,000.

Of course, home ownership also varies with other factors such as age and family type. Among couples under 45 with no children under 16, 57 percent are homeowners (45 percent with a mortgage, 12 percent without). Among couples under 45 with children under 16, 75 percent are homeowners (59 percent with a mortgage and 16 percent without). Among lone-parent families, 21 percent are homeowners with a mortgage and 19 percent are homeowners without a mortgage.

Transportation expenditures take a fairly large bite out of the monthly budget. When the cost of purchasing, maintaining, repairing and insuring the family automobile is combined with the cost of public transportation, these expenditures average about one-seventh of disposable income. Charts 3 and 4 show these expenditures average $616 per month for couples with children, and $332 for lone-parent families. The difference between these two family types is related to the fact that lone-parent families are less likely to own an automobile, whereas many couples own two.

Expenditures on health (medicinal and pharmaceutical products, eye glasses, dental care, and health insurance premiums) and personal care (hygiene items such as soap, razors and haircuts) represent about five percent of monthly disposable income. Of course, the substantial costs of maintaining the overall health-care system are paid for indirectly by families and households through tax dollars. With provincial health-care plans in place, out-of-pocket expenses for health care remain relatively low.

Table VII
Monthly Expenditures on Selected Items, as Percentage of Disposable Family Income, 1992

	Couples with Children	Lone-Parent Families
food—all	**16.8**	**19.5**
groceries	12.8	15.3
restaurants	4.0	4.2
clothing	**7.2**	**7.6**
husband	1.6	na
wife	2.4	na
children	3.2	na
shelter	**31.4**	**40.0**
accommodation	21.4	28.4
household operations	6.0	7.8
furnishings	4.0	3.8
transportation	**16.5**	**15.6**
health and personal care	**5.1**	**5.7**
reading and education	**2.2**	**2.7**
recreation	**7.3**	**6.6**
cigarettes and alcohol	**3.7**	**4.4**
lottery tickets	**0.4**	**0.4**
gifts and donations	**2.8**	**4.2**
life insurance	**1.1**	**0.7**
interest on personal loans	**1.5**	**1.3**
other miscellaneous	**1.2**	**2.3**
Total	**97.2%**	**111.0%**

Prepared by the Centre for International Statistics.

Source: Statistics Canada, Survey of Family Expenditures, 1992, microdata file.

On the Road Again: Getting to and from Work

Family expenditures on transportation serve many purposes, not the least of which is the means of getting to and from the job. According to Statistics Canada, 92 percent of the employed population travels to and from work, and for the vast majority, the automobile is the favoured mode of transportation. For employees, the daily return commute averages 48 minutes—a significant amount of time for many time-crunched families, especially those who have to drop off and pick up children at day care. Only 15 percent of employees have a short commute of 15 minutes or less. For many families, the workday begins in the driveway, not in the office.

Source: Katherine Marshall, "Getting There," *Perspectives*, Summer 1994, Statistics Canada Catalogue 75-001E.

On average, couples with children spend 2.2 percent of their disposable income on education (supplies, textbooks, and tuition fees), and reading materials (newspapers, magazines, books, etc.). This translates into $82 per month or $984 per year. Lone-parent families spend less in actual dollars ($58 per month or $696 per year), but more as a proportion of their disposable income (2.7 percent). Again, these amounts are averages, and will vary from one family to another, especially if children are attending college or university. Families actually spend considerably more on education than shown in Charts 3 and 4, but they do so indirectly, through their tax dollars.

The Cost of Education

In 1993/94, Canadians spent nearly $57 billion on the formal education system. One-tenth of this expenditure came directly from fees or other non-government sources. As more Canadians pursue post-secondary education, the issue of tuition costs has become a significant factor in the budgeting of Canadian families. Statistics Canada reports that since 1986 tuition has soared in all provinces. Between 1985/86 and 1993/94, the overall inflation rate increased 34 percent, while the tuition fee price index rose by 119 percent.

Table VIII
Expenditures on Education, Canada, 1993-94

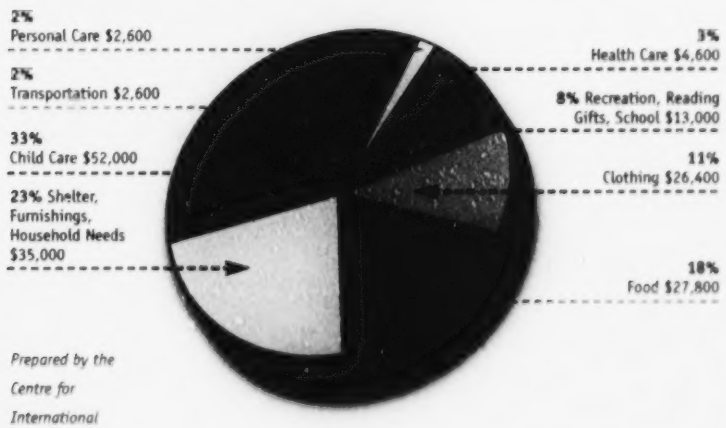
Where the money goes...	Amount ($ millions)	Percent
Elementary and Secondary	35,715.0	63
Community College	3,877.8	7
University	11,328.9	20
Vocational Training	5,922.7	10
Total	**56,844.4**	**100**

Where the money comes from... (Direct source)	Amount ($ millions)	Percent
Federal government	6,581.1	12
Provincial governments	32,564.3	57
Municipal governments	11,928.4	21
Fees and other sources	5,770.6	10
Total	**56,844.4**	**100**

Prepared by the Centre for International Statistics. Source: Statistics Canada, CANSIM cross-classified tables.

Recreation expenditures cover a wide range of items, including sporting goods, crafts, bicycles, home-entertainment equipment such as TVs and VCRs, recreation services such as movie tickets, sporting events, club memberships and museum admission fees. Among couples with children, the monthly expenditure on recreation averaged $272, or 7.3 percent of disposable income. Among lone-parent families, spending on recreation averaged $141 per month, or 6.6 percent of monthly disposable income.

Chart 6
Estimated Cost of Raising a Child to 18 years by Type of Expenditure, 1995



Prepared by the Centre for International Statistics. Source: Budget Guides, Manitoba Agriculture Ministry 1995.

The Cost of Raising Children

How much does it cost to raise a child? This question is frequently asked, probably because, as any parent knows, it costs a lot. The home-economics section of Manitoba Agriculture provides a more specific answer, annually pricing the "basic goods and services necessary to maintain physical and social well-being." They estimate that in the first three years these basic goods and services would amount to $37,000, and $91,000 for the first nine years. The total cost to age 18 would amount to $154,492. The **actual** expenditures made by parents will, of course, vary widely depending on the income, goals, values and choices of each family.

As Chart 6 shows, a major component of the cost of raising children for many families today is child care. The $52,000 cost of child care reflects the cost of licensed day care for one child were a family to use it steadily from infancy to age 11, including before- and after-school care, and summer programs. Of course, child care expenditures vary from one family to another, depending on such things as whether both parents are employed, what child-care subsidies are included, the tax benefits the family qualifies for, and the type of care arrangement used (for example, grandparents, family day care, or a day-care centre). The **actual** average expenditures of families on child care as identified in Table IX fall below the estimate in Chart 6.

Table IX shows that when the wife in a two-parent family has employment, especially full-time, full-year employment, the likelihood of having child-care expenses increases. For many women, the cost of child care relative to potential earnings is an important consideration (but certainly not the only one) in deciding whether or not to work in the paid labour force. On average, the child-care expenses of couples with young children represent 13 percent of the wife's annual earnings.

Table IX
Child Care Expenditures, Couples with at Least One Child Under Seven Years of Age, 1992

	% with child-care expenses	Of those with expenses, average annual amount spent	Average earnings from wife's paid employment	Child-care expenses as a % of wife's earnings
All couples with children < 7	65%	$2,021	$15,598	13%
wife employed full-time, full-year	86%	$3,390	$29,765	11%
wife employed part-time, full-year	76%	$1,831	$15,153	12%
wife employed part-year	69%	$1,824	$13,144	14%
wife not employed during year	42%	$521	na	na

Prepared by the Centre for International Statistics.
Source: Statistics Canada, Survey of Family Expenditures, 1992, microdata file.

The remainder of monthly disposable income is taken up by a range of items, from alcohol and tobacco, to lottery tickets and payments on credit cards. Obviously, not all families spend money on these items. For example, Charts 3 and 4 show that couples with children spend an average of $15 on lottery tickets, but this is the average among all couples with children, including those who do not play the lottery. In fact, about eight in ten couples spend money on lottery tickets, averaging about $19 per month.

How much money is left at the end of the month? On average, couples with children have $104, while lone parents, on average, actually exceed their disposable income by $234. Again, these budgets do not represent the experiences of each and every family. But they do indicate that, based on average spending patterns, the potential for savings at the end of the month is fairly small for many families.

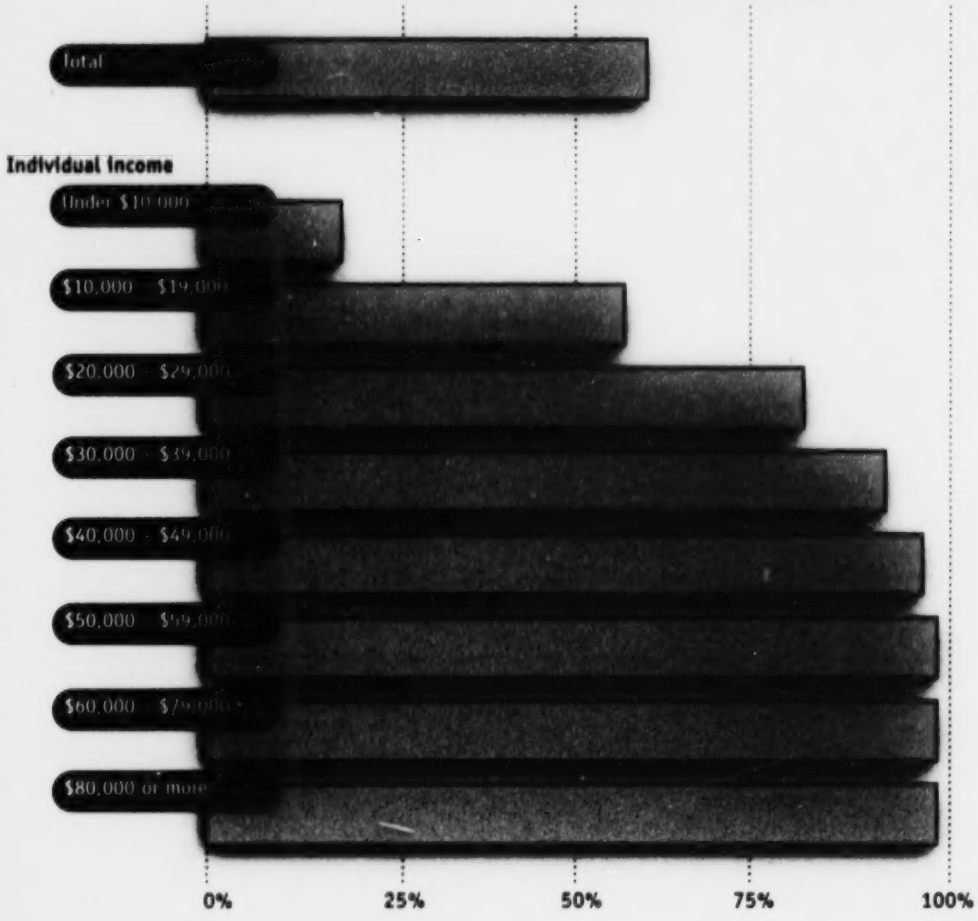
Saving For Retirement

The Department of Finance estimates that Canadians in their retirement years need an income of between 60 and 70 percent of their pre-retirement earnings to avoid a serious decline in their living standard. The existing government retirement programs—Canada and Quebec Pension Plan, Old Age Security and Guaranteed Income Supplement—will replace 60 percent of pre-retirement income only for those who earned less than $20,000 per year prior to retirement. Those with earnings above $20,000 need to generate additional income through Registered Pension Plans (RPPs), Registered Retirement Savings Plans (RRSPs), or other investments, to meet the 60 percent benchmark.

According to Statistics Canada, about one-half of tax filers aged 25 to 64 in 1993 participated in RPPs and/or contributed to an RRSP. Over a three-year period covering 1991 through 1993, about 60 percent of tax filers saved through one or both of these plans.

So who is saving and who isn't? One important factor is income. Income affects both the likelihood of saving as well as the amount saved. Among all tax filers with incomes of $80,000 or more, 74 percent contributed to an RRSP in 1993, and the average contribution was $9,438, whereas only 31 percent of those with incomes between $20,000 and $30,000 contributed to an RRSP, and their average contribution was $2,116.

Chart 7
Percentage of Taxfilers Aged 25-64 who Saved through RPPs or RRSPs between 1991 & 1993



Prepared by the Centre For International Statistics.
Source: Karen Maser, "Who's Saving for Retirement?", Perspectives on Labour and Income, Statistics Canada, Cat. 75-001E, Winter 1995.

Family Income Matters

The comparison of monthly budgets and expenditures of couples with children and lone-parent families shows considerable variation in amounts spent on various goods and services, both in actual dollars and as a percentage of monthly disposable income. These differences are mostly the result of the large income differences between these two family types. Quite simply, and to no one's surprise, the level of family income matters a great deal in family spending.

Table X divides all families into one of three groups. The first group includes the one-third of families with the lowest annual incomes—under $34,753 in 1992; the second group is the middle third of families, whose annual incomes were between $34,753 and $58,636; and the third group consists of families with the highest annual incomes—$58,637 or more.

27

Each of these three groups contains a variety of family types. For example, many of the families in the lowest-income group are couples with no children living at home. The top third, on the other hand, has a large proportion of couples with children (62 percent), and very few lone-parent families (3 percent). Obviously, the kinds of spending within each group will be influenced by these differences. Nevertheless, the average monthly expenditures presented in Table X demonstrate how the level of income sets the boundaries for family spending, and how much of the monthly disposable income is taken up by various goods and services purchased.

The annual average disposable income of families ranges from $20,245 among those in the bottom income group, to $35,732 for families in the middle, to $61,163 for families in the highest-income range. An important factor in determining this disposable income is income tax. As shown, those in the highest-income group pay much higher income taxes than those in the lower groups. As a percentage of total income, income tax averages about 25 percent of total income among families in the top group, and only eight percent of total income for families in the bottom group—showing that the Canadian income tax system is "progressive." It should be noted however, that other taxes such as the PST and GST are "regressive"—that is, they take a larger share of the total income of lower-income families. All other taxes (sales, property, etc.) are included as part of the individual expenditure items shown in Table X.

Table X
Family Expenditures by Income Class, 1992

	One-third of families with the lowest annual incomes	[illegible]	One-third of families with the highest annual incomes
Family Type	100%	100%	100%
Couple with children	27%	53%	62%
Couple without children	51%	39%	35%
Lone-parent family	22%	9%	3%
Income Range	less than $34,753	$34,753 to $58,636	$58,637 or higher
Average Income before tax	$22,549	$46,322	$88,247
Income tax			
amount	$1,805	$8,365	$22,171
as % of total income	8.0%	18.1%	25.1%
Disposable Income*			
annual	$20,245	$35,732	$61,163
monthly	$1,687	$2,978	$5,097

Monthly Expenditures	Amount ($)	% of disposable income	Amount ($)	% of disposable income	Amount ($)	% of disposable income
Food	379	22.5	527	17.7	707	13.9
Clothing	111	6.6	194	6.5	348	6.8
Shelter						
accommodation	499	29.6	688	23.1	959	18.8
operations and furnishings	192	11.4	298	10.0	466	9.1
Transportation	291	17.2	538	18.1	785	15.4
Health and personal care	110	6.5	161	5.4	219	4.3
Reading and education	31	1.8	53	1.8	106	2.1
Recreation	99	5.9	204	6.9	367	7.2
Cigarettes and alcohol	89	5.3	133	4.5	166	3.3
Lottery tickets	11	0.7	15	0.5	17	0.3
Gifts and donations	76	4.5	107	3.6	194	3.8
Life insurance	13	0.8	34	1.1	57	1.1
Interest on personal loans	22	1.3	47	1.6	64	1.3
Other miscellaneous	29	1.7	46	1.5	74	1.5
Total	**1,952**	115.7	**3,044**	102.2	**4,527**	88.8
Money Left at Month End	-265	-15.7	-67	-2.2	570	11.2

* After income tax, EI premiums, pension contributions (excluding RRSP contributions), union/professional dues.

Prepared by the Centre for International Statistics.

Source: Statistics Canada, Survey of Family Expenditures, 1992, unpublished file.

The More You Have, the More You Spend...

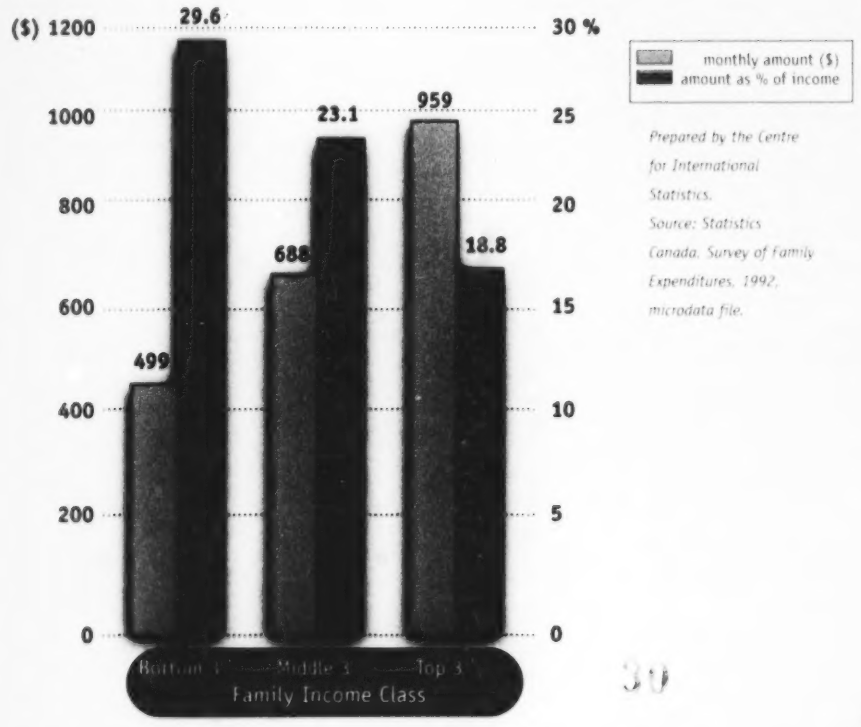
Whether it's food, clothing, housing, recreation, cigarettes, alcohol, lottery tickets, or debt charges, higher-income families spend more than middle-income families, who spend more than lower-income families.

The More You Spend, the More You Save...

Not literally of course. But as Table X shows, higher-income families spend much more on goods and services, and are more likely to have money left at the end of the month. This is simply because their spending takes a considerably smaller bite out of their monthly disposable income. As Chart 8 shows, accommodation costs for the one-third of families with the lowest incomes average $499 per month, nearly half of what families in the top income group spend. But as a percentage of monthly disposable income, these costs take a much bigger bite out of the budget for lower-income families.

On most items, the lower the income, the bigger the bite various expenses take out of the monthly budget. But there are some exceptions, as shown in Table X. On average, lower-income families spend less on reading and education materials, both in actual dollars and as a percentage of family income. Expenditures on other items such as clothing and transportation, take a similar share of disposable income, regardless of income class.

Chart 8
Monthly Accommodation Expenditures, by Family Income Class, 1992



Prepared by the Centre for International Statistics.
Source: Statistics Canada, Survey of Family Expenditures, 1992, microdata file.

And So What...

Because expenditures on basic necessities take a larger share of the monthly budget for lower-income families, relatively little room is left for other items which can be very important for the health and well-being of family members. It also means that there is often less discretionary spending, and reduced capacity to deal with bad times, such as the loss of a job or other employment disruption. For example, some might consider expenditures on recreation, cigarettes, alcohol, and lottery tickets as discretionary spending. Among families in the lower-income range, the discretionary "buffer" provided by these items amounts to just $199 per month, compared with $352 for middle-income families, and $550 per month among higher-income families.

Family Expenditures and Employment Time

For most families, the primary source of income is earnings. In 1995, nearly 80 percent of the combined incomes of families ($443 billion in total) came from wages, salaries, and self-employment earnings. Given the importance of earnings, then, one way of understanding the spending patterns of families is through the yardstick of employment. How much paid work is necessary to support the expenses of Canadian families? To be more precise, at a typical job paying a typical wage, how many weeks of employment would family members have to work in order to pay for the expenditures outlined above?

To answer this question, Table XI shows the average weekly earnings of husbands, wives, and lone parents who had employment during 1992. For all families, individual weekly earnings averaged $669. Among those in the bottom income class, average weekly earnings were $308, while the earnings of those in the top income class averaged $913 per week. The averages are based on all earners, regardless of whether they held a part-time or a full-time job, and are being used simply to convert annual expenditures on various goods and services into their equivalent in employment weeks (by dividing the annual expenditure by the average individual weekly earnings).

Table XI
Weeks of Employment Required for Family Expenditures by Income Class, 1992

	All Families	One-third of families with the lowest annual incomes	[illegible] annual incomes	[illegible] third of families with the highest annual incomes
Average individual weekly earnings of all heads and spouses in families*	**$669**	**$308**	**$594**	**$913**
Person-weeks of employment required for annual expenditures on...				
Income tax	16.1	5.9	14.1	24.3
CPP/QPP, RPPs, UI, union and professional dues	3.8	1.7	3.7	5.4
Food	9.6	14.8	10.6	9.3
Clothing	3.9	4.3	3.9	4.6
Shelter				
accommodation	12.8	19.4	13.9	12.6
operations and furnishings	5.7	7.5	6.0	6.1
Transportation	9.7	11.3	10.9	10.3
Health and personal care	2.9	4.3	3.3	2.9
Reading and education	1.1	1.2	1.1	1.4
Recreation	4.0	3.9	4.1	4.8
Cigarettes and alcohol	2.3	3.5	2.7	2.2
Lottery tickets	0.3	0.4	0.3	0.2
Gifts and donations	2.3	3.0	2.2	2.5
Life insurance	0.6	0.5	0.7	0.7
Interest on personal loans	0.8	0.8	1.0	0.8
Other miscellaneous	0.9	1.1	0.9	1.0
Total Weeks	**76.8**	**83.6**	**79.3**	**89.2**

* Includes earnings from wages, salaries and self-employment, among both full-time and part-time workers.

Prepared by the Centre for International Statistics.

Source: Statistics Canada, Survey of Family Expenditures, 1992, microdata file.

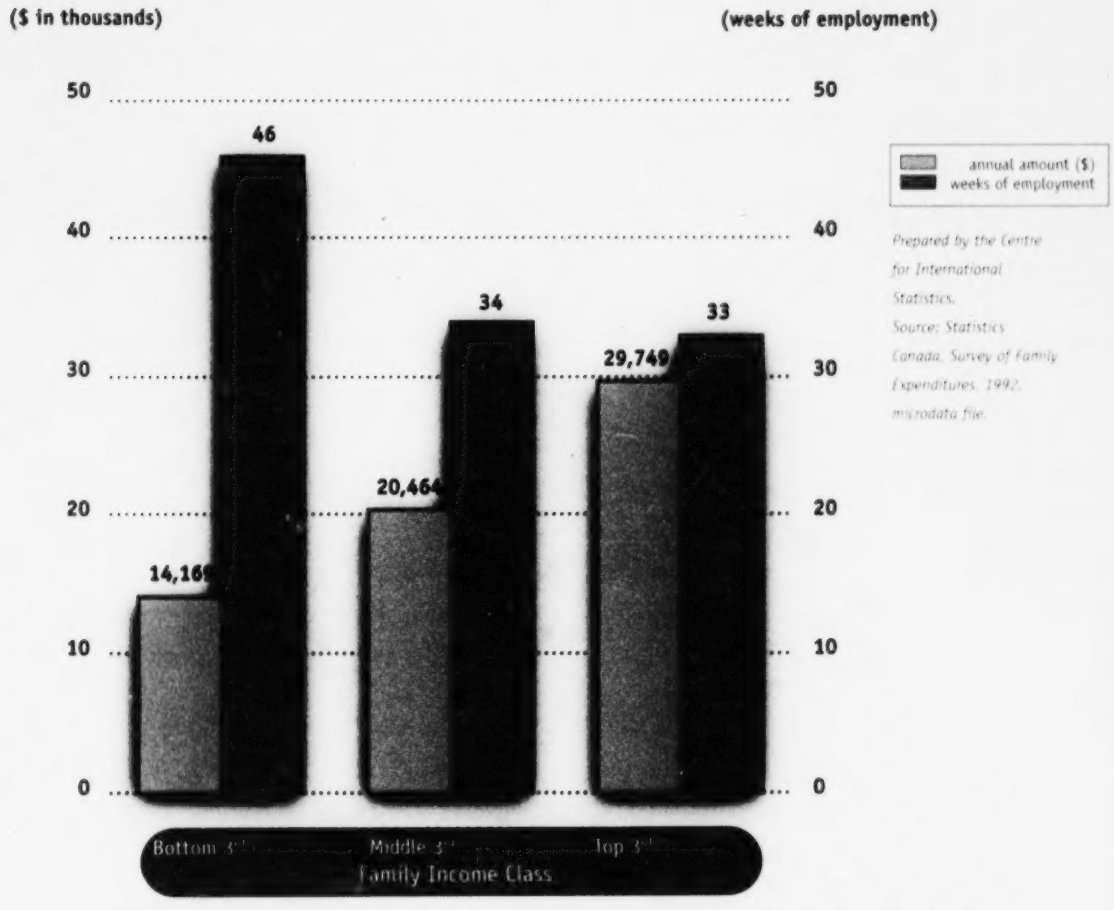
The result is a new perspective on family expenditures, viewed through the lens of employment time. For example:

- Families need an average of 16.1 weeks of employment to pay their income taxes, 9.6 weeks to pay for food, and a total of 76.8 weeks to pay for all of their expenses.
- Because of their higher weekly earnings, individuals in high-income families require fewer weeks of employment to pay for certain goods and services compared with individuals in lower-income families. Chart 9 shows that high-income families spend twice as much on food, clothing and shelter as lower-income families, but typically need far fewer weeks of employment to finance these costs.
- At all income levels, 80 to 90 weeks of employment per year would be necessary for family members to finance their annual family expenditures. Of course, these are **not** the **actual** weeks that families members were employed. Rather, they are the weeks that would be required by a typical or average earner, if there were no other sources of family income. So, as an example, the actual number of weeks of employment among lower-income families averaged 27.4 per year, far below what their annual expenditures require (83.6 weeks). These are families that rely on various income-security programs for economic support. Higher-income families in 1992 recorded an average of 82.3 weeks of employment, much closer to the 89.2 employment weeks necessary to make ends meet. These families also rely on other sources of income, including government transfer programs and investment income.

In short, paying for all of the various expenditures that eat up the monthly budget requires a significant commitment of time and energy, both on and off the job. In a sense, the spending patterns of Canadian families are proxies for the kinds of activities and work that families do.

Chart 9

Weeks of Employment Required to Pay for Expenditures on Food, Clothing and Shelter, by Family Income Class, 1992



Prepared by the Centre for International Statistics.

Source: Statistics Canada, Survey of Family Expenditures, 1992, microdata file.

Part 3
The Caring Work of Families

All families are working families

Families are more than the places where we provide for one another. They are also where we care for one another: where our children are nurtured and raised, where we turn for support when we are sick, where our meals are prepared and our clothes laundered. Our reliance on this work, and our expectation that it will be done by family is firmly embedded in the psyche and culture of modern society. Indeed, it is work that is often taken for granted. The caring work of families is for the most part unpaid. It is not based on any formal employment contract, but rather on ties of mutual obligation and affection to loved ones. Even so, the caring work of family is still work, requiring large commitments of time and energy. Though unpaid, it is both valuable and necessary.

In many instances, the time and resources family members require to carry out their responsibilities and obligations to their families is constrained by the demands of their jobs. Terms like "time crunch" and "work-family stress" have become part of our modern-day language, used to describe the on-going tension many Canadians feel as they seek to find a reasonable balance between work and family. And since almost all members of the paid labour force (today or in the future) have family obligations, and almost all members of families have responsibilities to the world of employment, the issue of balancing work and family is of direct concern to millions of Canadian employees, their families, and their employers.

Although job and family may compete for the time and energy of family members, they share many common interests. For the work of family is vital, not only to the interests of family members, but also to the communities in which we live and the economy in which we work. The caring work of families revitalizes individuals to meet the demands of the workplace; provides for the needs of our dependants; and socializes, educates, and prepares our young people for the challenges of tomorrow. In fact, it is precisely because of the mutual interests of work and family, that the goal of creating a better "fit" between the two is both desirable and attainable.

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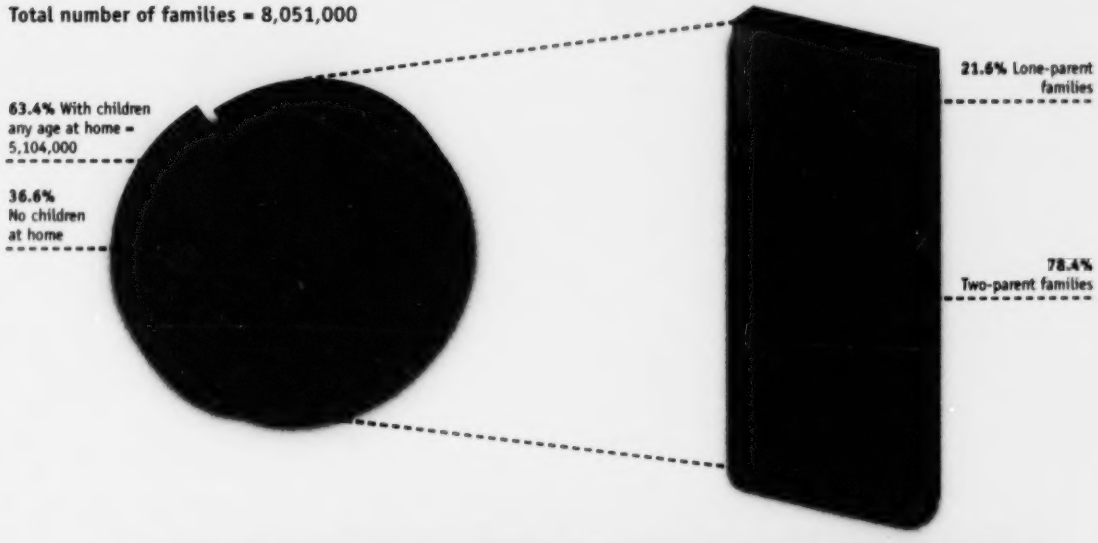
Who Cares for Children?

One of the most challenging, significant and demanding jobs assumed by families is the care and nurturing of children. As Chart 10 shows, roughly six out of every ten families have a never-married son or daughter living at home. This translates into 5.1 million families caring for (and receiving care from) 9.3 million children. Many of the families without children currently in the home have previously had children or will have children in the future.

Chart 10
Families with Never-married Children Living at Home, 1995


Total number of families = 8,051,000
63.4% With children any age at home = 5,104,000
36.6% No children at home
21.6% Lone-parent families
78.4% Two-parent families

Summary profile:	Two-parent Families	Lone-parent Families
Number of families	4,002,000	1,102,000
Number of children	7,608,000	1,712,000
Average number of children	1.9	1.6
Percentage with...		
...1 child	37%	60%
...2 children	44%	29%
...3 or more children	19%	11%
Average age of father	43	48 (lone father)
Average age of mother	40	43 (lone mother)

Prepared by the Centre for International Statistics.

Source: Statistics Canada, Survey of Consumer Finances, microdata.

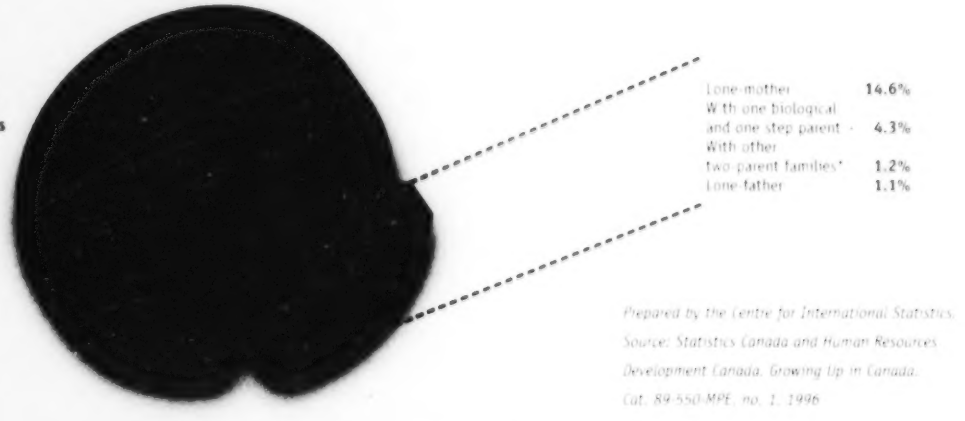
Most families with children consist of two parents at home with a never-married child (78.4 percent). Yet one in five families with children is a lone-parent household, with 1.1 million lone parents caring for 1.7 million children. The number of lone-parent families has grown substantially over the past 30 years. In 1961, for example, lone-parent families made up about one in ten families with children. Most lone-parent families today are headed by women who have separated or divorced, and many will marry or remarry to form new two-parent families.

Without a spouse to help take care of the kids, lone parents face special challenges in balancing the demands of work and family. A 1993 study found that employed lone mothers were more likely than employed married mothers to report high levels of work-family tension. And while less likely to be employed than other parents, the **majority** of lone parents **are** holding down a job while raising children.

Although the number of lone-parent families has grown substantially in recent decades, most children in Canada live in two-parent families, and most live with their two biological parents. Results from Statistics Canada's National Longitudinal Survey of Children show that about eight in ten children under the age of twelve (79 percent) live with both biological parents. Another 5.5 percent of children under 12 live in other two-parent families—with step, foster, or adoptive parent(s). The remainder, 15.7 percent, live with a lone parent.

Chart 11
Distribution of Children Aged 0–11 Years by Family Type, 1994-95

Total number of children 0–11 = 4.7 million


79% Children living with both biological parents
Lone-mother 14.6%
With one biological and one step parent * 4.3%
With other two-parent families* 1.2%
Lone-father 1.1%

Prepared by the Centre for International Statistics
Source: Statistics Canada and Human Resources Development Canada. Growing Up in Canada. Cat. 89-550-MPE, no. 1. 1996

*** includes children in families with at least one adoptive parent, foster parents, or two step parents.**

Caring through the Life Cycle

Children in all types of families require care. From newborns and infants, to school-age children, teenagers and young adults, families assume the primary responsibility for the well-being of the next generation of adults. Whether it is the nurturing of a baby, teaching an infant to walk, ensuring a young child is ready for school, helping a teenager with homework, or providing financial support to a young adult starting out on their own... the caring work of families may change as children age, but it seldom stops. On any given day, millions of families in Canada carry out this important work. Table XII shows us how many families and how many children are part of this exchange of care.

Table XII
Number of Families with Children*, by age of children, 1995

How many families?	All families		Couple families		Lone-parent families	
	number ('000s)	percent	number ('000s)	percent	number ('000s)	percent
with at least one child aged...						
under 7	1,916	38	1,585	40	331	30
under 12	2,831	55	2,318	58	590	53
under 16	3,519	69	2,851	71	667	61
under 18	3,850	75	3,109	78	741	67
under 22	4,393	86	3,537	88	856	78
under 25	4,634	91	3,723	93	911	83
any age	5,104	100 %	4,002	100 %	1,102	100 %
How many children?	number ('000s)	percent	number ('000s)	percent	number ('000s)	percent
aged...						
under 7	2,733	29	2,315	30	418	24
7 to 11	1,950	21	1,619	21	331	19
12 to 15	1,558	17	1,276	17	282	16
16 to 17	748	8	613	8	135	8
18 to 21	1,155	12	954	13	201	12
22 to 24	490	5	397	5	93	5
25 or older	687	7	434	6	253	15
any age	9,320	100 %	7,608	100 %	1,712	100 %

* "Children" refers to never-married children only.

Prepared by the Centre for International Statistics.

Source: Statistics Canada, Survey of Consumer Finances microdata.

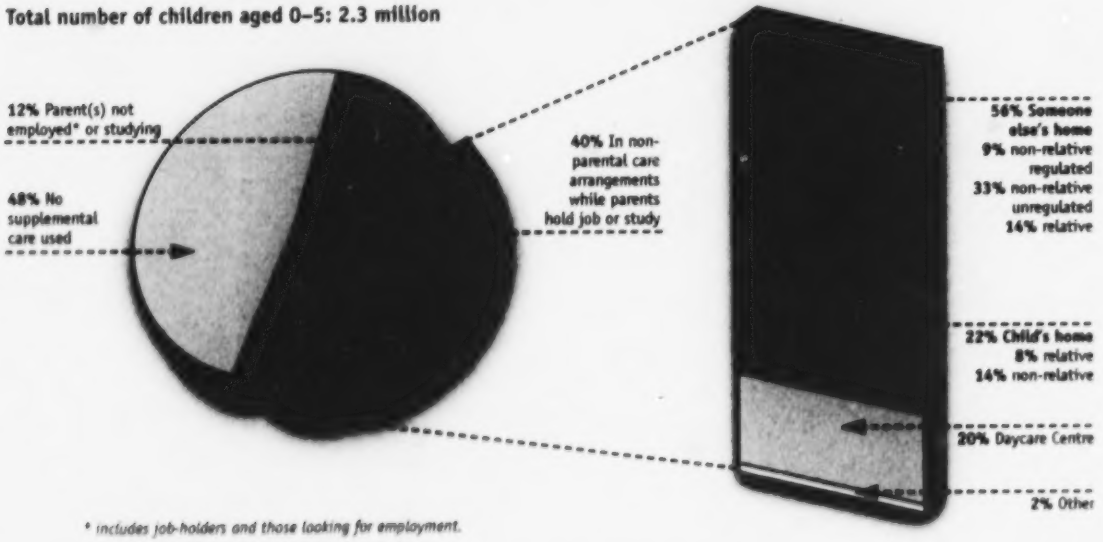
A growing body of research is documenting the critical importance of a child's earliest years in shaping their development. There are many important factors that determine child development, not the least of which is the role of family in providing good physical and emotional care. In *The Progress of Canada's Children 1996*, the Canadian Council on Social Development states that "to ensure their future well-being, infants and young children need certain types of experiences, such as a secure attachment to a nurturing adult, positive sensory stimulation, and positive social interactions." As Table XII shows, just over 1.9 million of today's families with children under seven years of age are expected to provide such developmental care for 2.7 million of tomorrow's adults.

The care of children in Canada remains the primary responsibility and work of parents. Even in families where the children receive supplemental care while their parent(s) work or study, the children spend most of their time in the care of a parent. Moreover, it is parents who must find and organize non-parental child-care arrangements, and who are "on-call" around the clock.

Nevertheless, the increase in the number of dual-earner and lone-parent families has led to an increased need for non-parental care arrangements. As Chart 12 shows, 40 percent of Canada's 2.3 million children aged 0 to 5 years receive some form of non-parental child care while one or both parents work or study. These children are in a variety of care arrangements, and spend an average of about 27 hours per week in non-parental care.

Child Development and Economic Prosperity

Chart 12
Percentage of Children Aged 0–5 in Non-parental Child Care While Parent(s) Work or Study, 1994/95

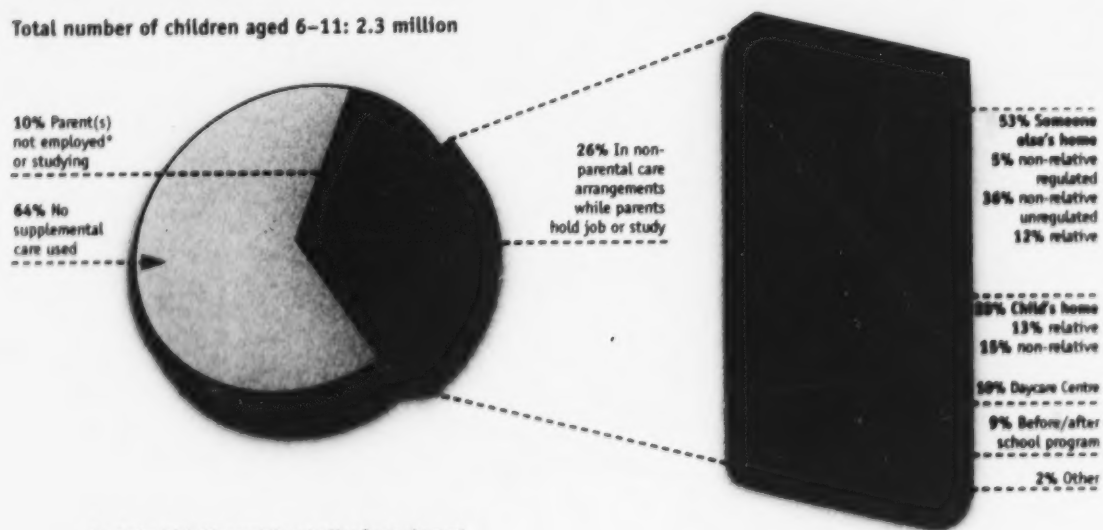

Total number of children aged 0–5: 2.3 million
12% Parent(s) not employed* or studying
48% No supplemental care used
40% In non-parental care arrangements while parents hold job or study
56% Someone else's home
9% non-relative regulated
33% non-relative unregulated
14% relative
22% Child's home
8% relative
14% non-relative
20% Daycare Centre
2% Other

* includes job-holders and those looking for employment.

Prepared by the Centre for International Statistics.

Source: Statistics Canada, National Longitudinal Survey of Children and Youth, microdata file.

Chart 13
Percentage of Children Aged 6–11 in Non-parental Child Care (Outside of School Hours) While Parent(s) Work or Study, 1994/95


Total number of children aged 6–11: 2.3 million
10% Parent(s) not employed* or studying
64% No supplemental care used
26% In non-parental care arrangements while parents hold job or study
53% Someone else's home
5% non-relative regulated
36% non-relative unregulated
12% relative
13% relative
15% non-relative
10% Daycare Centre
9% Before/after school program
2% Other

* includes job-holders and those looking for employment.

Prepared by the Centre for International Statistics.

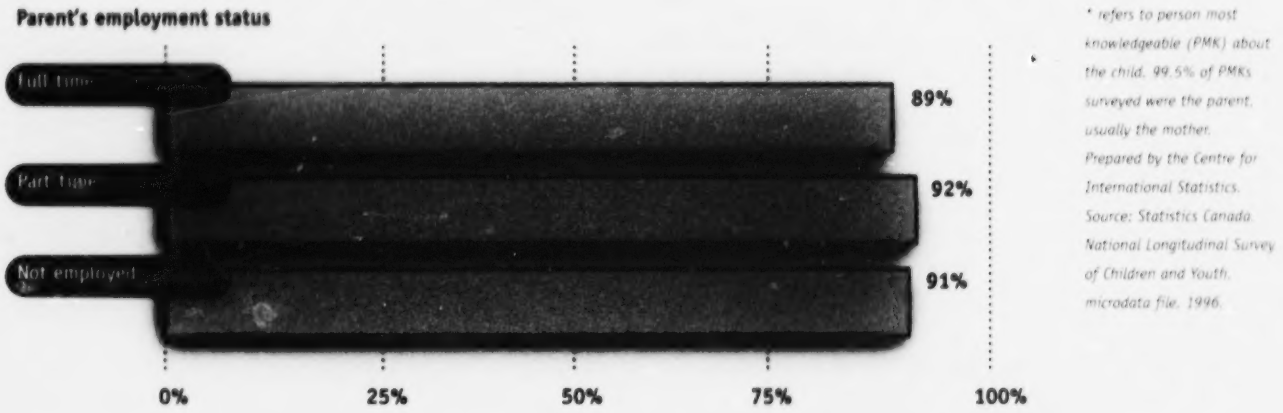
Source: Statistics Canada, National Longitudinal Survey of Children and Youth, microdata file.

The provision of quality child care is a concern for all families, whether the parents are employed or not. In the vast majority of cases, families recognize and accept their responsibilities and obligations for the care of their children, and carry out this work with love, devotion, and commitment. For most parents, the care of their children is a priority above all others. Since good parenting is important for the development of healthy, happy children, and since healthy, happy children are the nation's best chance for a prosperous future, parents should be supported in their efforts.

The caring work of families continues as children enter their school-age years. While the school environment, teachers and peers emerge as important new influences on children, the guidance and supervision provided by family members still play key roles in the social and intellectual development of young children.

Chart 14

How often do you and your child talk or play with each other, focusing attention on each other for five minutes or more, just for fun?



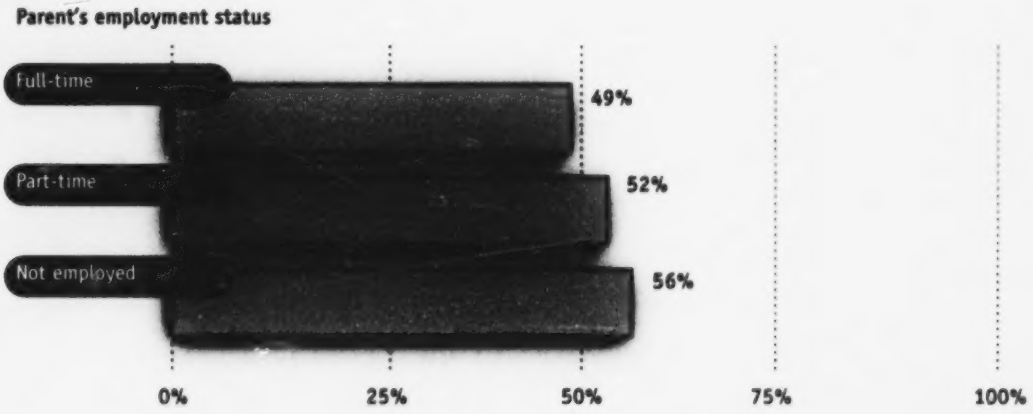
* refers to person most knowledgeable (PMK) about the child. 99.5% of PMKs surveyed were the parent, usually the mother.
Prepared by the Centre for International Statistics.
Source: Statistics Canada. National Longitudinal Survey of Children and Youth, microdata file, 1996.

Percentage of Children Aged 0–5 with parent* reporting at least one or two times each day.

Family members work to create a learning environment within the home, set and enforce standards for appropriate behaviour, and act as role models for their children.

The responses of ten- and eleven-year-old children to Statistics Canada's National Longitudinal Survey on Children and Youth provide clear evidence of the caring work of families. The vast majority of these children indicated that "my parents make sure I do my homework," that "my parents want to know exactly where I am and what I am doing," and that "my parents very often seem proud of the things I do."

Chart 15
How often do you play sports, hobbies or games with your child?



* refers to person most knowledgeable (PMK) about the child. 99.5% of PMKs surveyed were the parent, usually the mother.
Prepared by the Centre for International Statistics.
Source: Statistics Canada, National Longitudinal Survey of Children and Youth, microdata file, 1996.

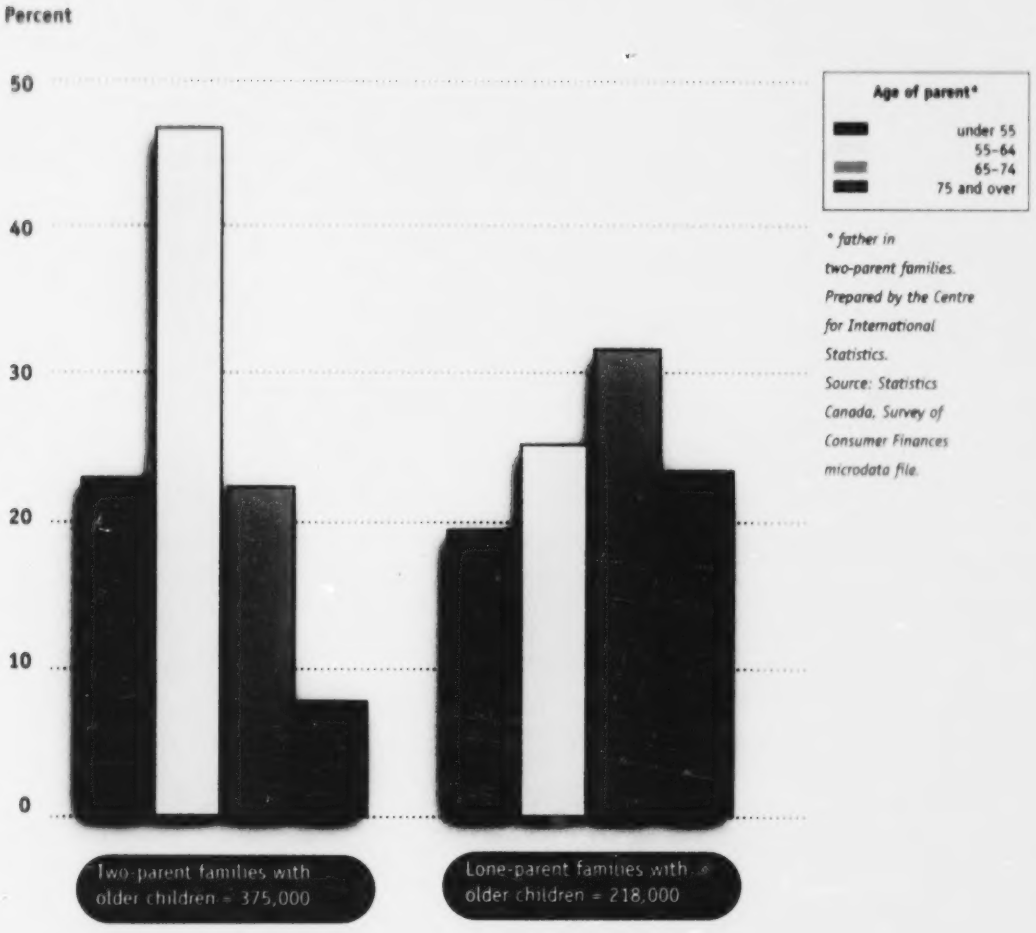
Percentage of Children Aged 6–11 with parent* reporting a few times a week or more.

Although children in their teenage years may begin to assert their independence, the care and support that their families provide remain important as they make the transition to adulthood. Statistics Canada reports that nine out of ten single 15- to 19-year-olds live at home with their parents. Among unmarried 20- to 24-year-olds, 71 percent of young men and 63 percent of young women are still at home (in part due to the tendency for women to marry at a younger age than men). Even among single adults aged 25 to 29, a large share of males (44 percent) and females (33 percent) are still at home. (Source: Monica Boyd and Doug Norris, "Leaving the Nest? The Impact of Family Structure" in *Social Trends*, Statistics Canada, No. 38, Autumn 1995.)

Many of these young people living at home depend on the emotional guidance and financial support provided by their families, allowing them to continue their education or establish themselves in a job or career before taking on the challenge of independent living. In the context of today's high rates of youth unemployment, the caring work of families provides essential support for the health and well-being of the younger generation.

Of course, older children living at home **give** support as well as receiving it; they help with household chores and maintenance, and provide emotional and social support. Chart 16 shows there are significant numbers of families with children aged 25 and over living at home. In the case of two-parent families with older children, 30 percent of the fathers are aged 65 or over. Among lone-parent families, 55 percent of the parents are 65 or over, and nearly one in four is at least 75. Many of these elderly lone parents are widowed, and their children provide much-needed support.

Chart 16
Families with Children Aged 25 and over Living at Home, by age of parent, 1995



Persons with Disabilities

In 1991 there were an estimated 4.2 million Canadians (16 percent of the population) living with a disability (defined as a condition, lasting six months or more, which restricts or limits one's ability to perform an activity in the manner or within the range considered normal). Ninety-one percent of persons with disabilities in 1991 were aged 15 and over, and nine percent were dependent children under the age of 15.

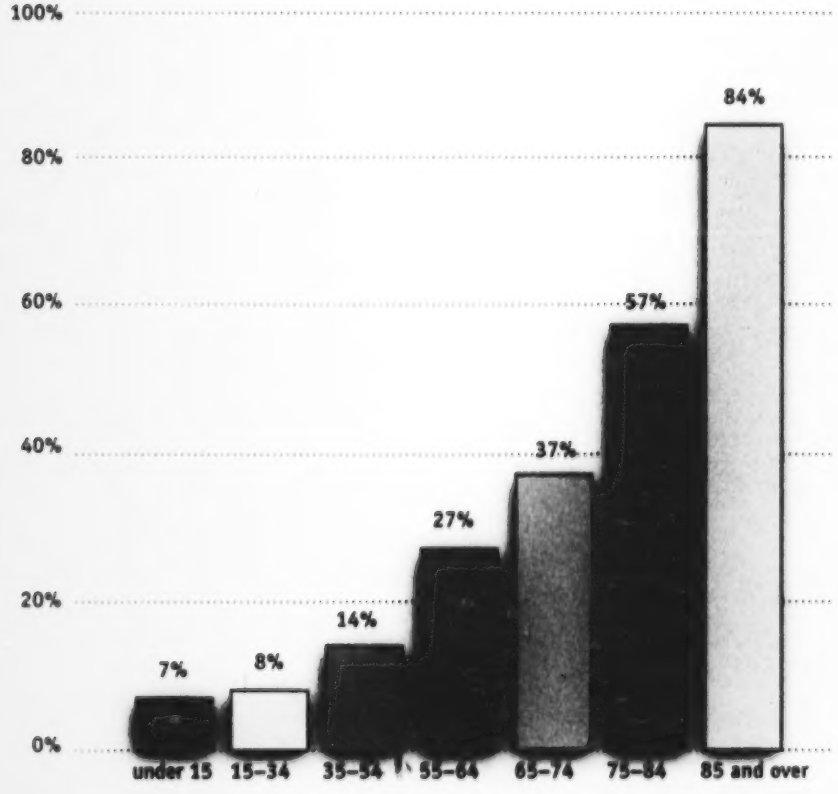
Most children with disabilities (90 percent) had mild conditions; eight percent were considered to have a moderate disability; and three percent had a severe disability. Almost all children with disabilities live at home.

As Chart 17 shows, the rate of disability increases significantly with age. Given the expected increase in the number of seniors as the population ages over the next 30 years, the number of adults with disabilities could rise dramatically.

People with disabilities often have special needs. Some children with disabilities, for example, are limited in their ability to participate in school and play activities, or may experience disruptions in their schooling and take longer to complete their academic requirements. Some have special personal-care needs, or require specialized devices, transportation services, or special education programs. Adults with disabilities may need help with household chores or shopping. Similarly, the care provided by persons with disabilities to family members may require special efforts of time and energy.

Family members often look after the special needs of people with disabilities. Of the estimated 3.8 million Canadians aged 15 and over with a disability, 93 percent were living in private households, and 69 percent were members of families (56 percent were husbands, wives, or common-law partners; 5 percent were lone parents; 8 percent were dependent children). While many persons with disabilities are capable of caring for themselves and carrying out household activities, it is not surprising that when they do require assistance, it is to family that they most often turn.

Chart 17
Disability Rate by Age Group, 1991



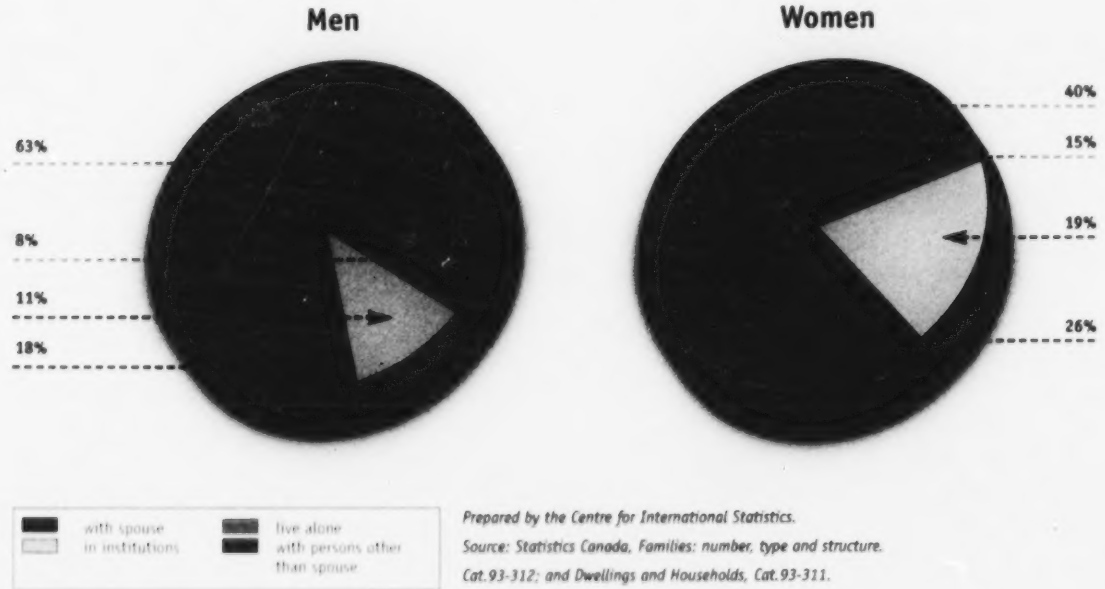
Prepared by the Centre for International Statistics.
Source: Statistics Canada, A Profile of Persons with Disabilities. Cat. 89-542E, 1995

Older Seniors

It is projected by Statistics Canada that the number of seniors aged 65 and over could increase to 5.9 million by the year 2016 (assuming a scenario of medium population growth). Compared with the current number of seniors—about 3.6 million—this represents a **64 percent** increase. By contrast, the non-senior population is expected to grow by about 20 percent over the same period. Not only will there be more seniors, but, as a group, they will be older. In just twenty years, the number of older seniors—aged 75 and over—will increase by one million for a total of about 2.5 million.

This aging trend brings tremendous challenges—and opportunities!—for the caring work of families. What kinds of support and care will be required by our seniors and elderly? Who will provide this support? Seniors are increasingly living alone, separated from their children—many of whom are preoccupied with their own dual-earner families. On the other hand, since today's seniors are healthier and better educated than ever before, they often support each other, as well as younger generations.

Chart 18
Living Arrangements of Older Seniors Aged 75 and Over, 1991



Prepared by the Centre for International Statistics.
Source: Statistics Canada, Families: number, type and structure. Cat.93-312; and Dwellings and Households, Cat.93-311.

No one knows for certain how the caring exchange between older and younger generations will look in the future, but if current patterns are any indication, there will be a lot of it and family will play a central role. A recent survey on Aging and Independence, conducted by Statistics Canada, revealed that 67 percent of Canada's older seniors (aged 75 and over) receive help regularly on such things as housework and cooking, home maintenance, and personal care. But then too, 59 percent of older seniors give help regularly in these areas, and in other areas such as child care, shopping, and transportation. Very often, this help is received from, and given to, family—spouses, sons, daughters, grandchildren, and other relatives.

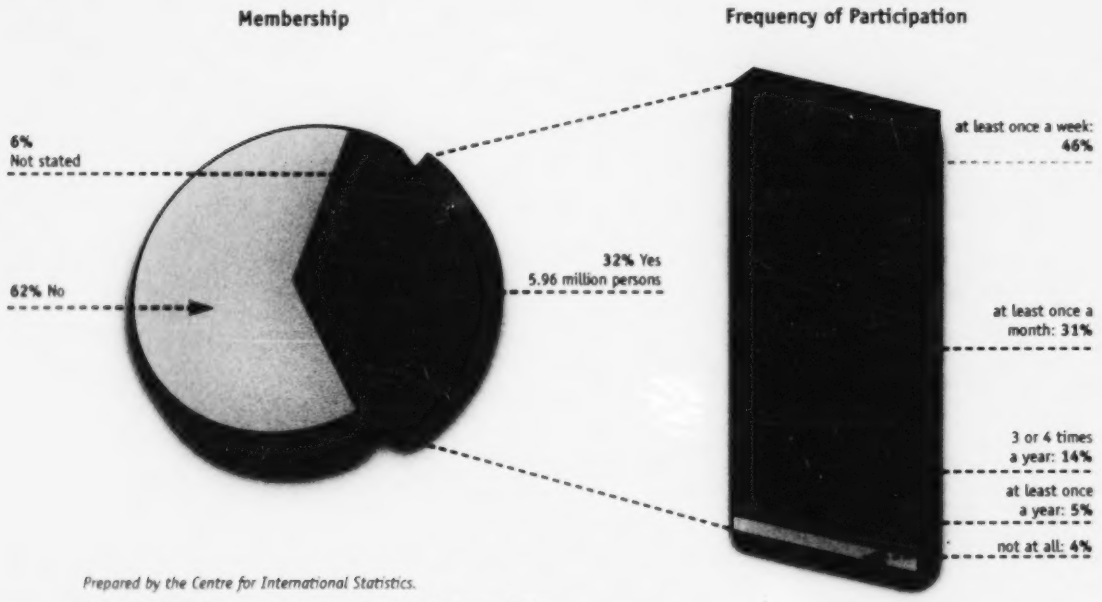
Family Members Investing in Their Communities

Members of families not only provide care and support for each other, they also give generously of their time and energy to volunteer activities. From fundraising for the community to coaching the local hockey team, from helping at the food bank to organizing cultural events, these activities and efforts make life better for millions of Canadians, enriching the social life of our communities. Chart 19 shows that in 1994, nearly six million family members belonged to a voluntary organization or association. And this doesn't include those who engage in voluntary activity informally, helping friends, neighbours or relatives.

The investments Canadians make in their communities through volunteer activity may be even more important now, with the demand for social services seeming to exceed the capacities of public budgets. A recent report by Statistics Canada documents the number of hours per year spent in volunteer work, and helping and caring for friends, neighbours and relatives. Family members—husbands, wives, lone parents and children aged 15 and over—invest 1.1 billion hours in volunteer work each year. These hours are equivalent to 578,000 full-time, full-year jobs. The same study estimates the value of this work at $11.5 billion!

Chart 19

Percentage of Family Members Aged 15 and over who are members of volunteer organizations



Prepared by the Centre for International Statistics.

Source: Statistics Canada – National Population Health Survey, 1994.

It's About Time

The caring activities that make up the everyday lives of millions of Canadian families require large commitments of time and energy on the part of individual family members. But how much time? What does the typical week look like for a family? The answer depends very much on the type of family (large or small, with children or without, etc.). And, of course, the way family members spend their time will be different from one household to the next. So examining a "typical week" means relying on averages, as measured by Statistics Canada through a 1992 survey of time-use patterns.

Table XIII presents the average hours per week spent on a broadly defined set of activities of men and women between the ages of 25 and 44. There are six examples of women and men who differ according to marital status, employment status and whether or not they have dependent children. Not surprisingly, the amount of time these family members spend varies according to their family and employment circumstances:

- Married men employed full-time (more than 30 hours per week) and without dependent children spend slightly more time per week in paid employment—about 3.5 hours more— than do similar men with children.

- Married women who are employed full-time spend an average of 43.4 hours per week in paid employment—if they don't have children. This is very similar to the time spent by married men. If they do have children, full-time employed married women spend an average of 33.6 hours in paid work, the same as full-time employed lone-parent mothers.
- Among married men and women employed full-time (with no children), paid employment accounts for about 25 percent of the week. For full-time employed mothers (married or lone-parent), paid work takes up 20 percent of the week.
- Sleep accounts for about one-third of the week. Married men aged 25 to 44 get an average of 7.6 hours per night. Married women get about a half hour more on average.
- Together, paid work and related activities, plus sleep, account for about 60 percent of the week's time for women and men employed on a full-time basis. The remainder of the week is spent on a variety of activities: personal care, socializing, leisure, civic and voluntary activities, education, and housework.
- Time spent on household work—everything from cooking and cleaning to cutting the grass and shopping for groceries—varies considerably depending on family circumstances and employment status. Childless married men who are employed full-time spend the least amount of time on household work (an average of 12.6 hours per week), while married women who are not in the paid labour force and who have children at home spend the most (53.2 hours per week).

Table XIII
The Time it Takes... how family members use up the week
Men and Women Aged 25 to 44

Activity (hours per week)	Married* Fathers Employed Full-time	Married* Men, No children, Employed Full-time	Married* Mothers Employed Full-time	Married* Women No children, Employed Full-time	Married* Mothers Not* Employed	Lone Mother Employed Full-time
Paid work	42.0	45.5	33.6	43.4	0.7	33.6
Paid work related	4.2	4.2	3.5	4.2	0.0	2.8
Household work	19.6	12.6	32.2	16.1	53.2	28.7
Sleep	53.2	53.2	55.3	56.7	56.7	54.6
Personal care	14.7	14.7	15.4	16.8	18.2	16.1
Socializing	9.1	11.9	10.5	10.5	11.9	13.3
Television	13.3	13.3	8.4	10.5	13.3	9.8
Reading & ed.	2.8	3.5	3.5	4.2	4.2	3.5
Other leisure	6.3	7.0	4.2	4.2	7.7	4.2
Civic & voluntary	2.1	1.4	1.4	1.4	2.8	1.4

There are 168 hours in a week. Items may not add to 168 due to rounding.

* Includes people in common-law relationships.

Prepared by the Centre for International Statistics.

Source: Statistics Canada. As Time Goes By... Time Use of Canadians, Cat. 89-544E, 1995.

All time – use data based on the 1992 General Social Survey.

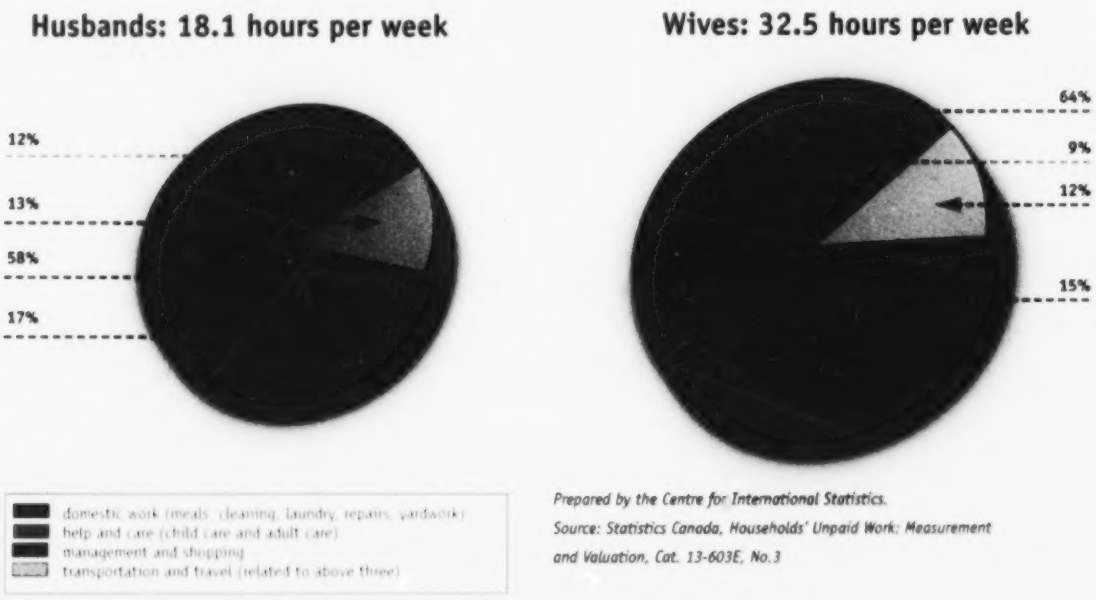
Full-time refers to 30 or more hours per week.
Paid work includes time spent at all jobs including overtime;
Paid work related refers to commuting time and other activities such as looking for work;
Household work includes cooking, housekeeping, maintenance and repair, yardwork and shopping;
Personal care includes meals, washing, dressing, etc.;
Other leisure includes passive activities such as listening to radio, attendance at sports and entertainment events, plus other active leisure activities.

Keeping House: How Much and Who Does It?

Preparing meals, shopping for goods and services, cleaning the house, washing the clothes, maintaining and repairing the house and car—this essential work is the foundation of the health and well-being of family members. It is work that is often disliked, seldom avoidable, and never finished.

Reflecting a long-standing division of labour between the sexes, women continue to do more of this unpaid work than men. As Chart 20 shows, husbands spend an average of 18.1 hours per week on household work, compared with 32.5 hours spent by wives. Yet, compared to 30 or 40 years ago, men are spending more time on household work and women are spending less than they used to. In 1961 for example, husbands spent 15.9 hours per week on household work (about two hours less than today), and wives spent an average of 37.3 hours per week (about five hours more than now).

Chart 20
Taking Care of Family Housework, Husbands and Wives, 1992



Prepared by the Centre for International Statistics.
Source: Statistics Canada, Households' Unpaid Work: Measurement and Valuation, Cat. 13-603E, No.3

Nevertheless, the gendered division of household work remains an important difference in the lives of men and women, in spite of the fact that women have increased their participation in, and time devoted to, paid employment. As Table XIV shows, husbands and wives of similar ages and family situations spend disproportionate amounts of time on household work. Using the example of childless married people aged 25–44 years who are employed full-time, the table shows that women spend about half an hour more per day than men on domestic chores

(1.8 hours per day for men and 2.3 hours per day for women). When these women and men have children, the amount they spend on household work increases for both (2.8 hours per day for men and 4.6 hours for women). In other words, parenthood considerably widens the difference between how much time women and men spend on household work, with married mothers spending nearly two hours more per day than married fathers.

Table XIV
Time Spent on Household Work, Men and Women, Selected Examples, 1992

	Average Hours Per Day						
	Cooking & Washing up	House cleaning & laundry	Home maintenance & repair	Other household work	Shopping	Primary Child Care	Total
Married Men aged 25-44							
Employed full-time, with children	0.4	0.2	0.4	0.5	0.6	0.9	2.8
Employed full-time, no children	0.4	0.2	0.3	0.3	0.5	0.0	1.8
Married Men aged 45-64							
Employed full-time, no children	0.2	0.1	0.4	0.4	0.6	0.0	1.7
Not employed, no children	0.5	0.4	0.6	1.1	1.0	0.0	3.6
Married Women aged 25-44							
Employed full-time, with children	1.2	1.0	-	0.3	0.8	1.3	4.6
Employed part-time with children	1.7	1.6	0.1	0.3	0.9	2.0	6.6
Not employed, with children	1.8	1.9	0.1	0.3	1.1	2.3	7.6
Employed full-time, no children	0.8	0.6	0.1	0.3	0.6	0.0	2.3
Married Women aged 45-64							
Employed full-time, no children	1.0	0.9	0.1	0.3	0.9	0.0	3.1
Not employed, no children	1.7	1.5	0.2	0.5	1.2	0.0	5.1
Lone-parent Mothers aged 25-44							
Employed full-time,	0.8	0.7	0.2	0.3	1.0	1.1	4.1
Not employed,	1.6	1.9	-	0.3	0.7	2.5	7.1

Notes: The term "home maintenance and repair" includes home improvements and vehicle maintenance; "other household work" includes gardening and yardwork, pet care, paying bills and other administration activities, and travel time relating to carrying out domestic work; "shopping" refers to all goods and services, including such things as groceries, clothing, professional services (e.g. medical and financial), and automobile repair; "primary child care" includes such things as dressing, feeding, bathing, reading or talking with children, helping with homework and medical care of children. It is not intended as a measure of the care and nurturing that children receive or need.

Prepared by the Centre for International Statistics.

Source: Statistics Canada, "As Time Goes By ... Time Use of Canadians," Catalogue 89-544E, 1995.

Despite the importance of household work, it has often been taken for granted, and its significance to society and the economy overlooked. In part, this is because much of the work of the household does not involve the exchange of money. It is therefore not counted as economic activity, and its "value" is not quantified in dollars and cents. Over the past thirty years however, some of the activities of households have been commodified in the formal economy, giving rise to large new industries and services such as fast-food restaurants, frozen ready-to-eat meals, cleaning and domestic services, financial management services and the like. These new business activities have made enormous contributions to employment and account for a large part of the formally measured economic growth of the past decades.

Efforts have been made to estimate the size and value of household work. A recent study by the National Accounts Division at Statistics Canada, titled *Households' Unpaid Work: Measurement and Valuation*, has assessed the value of this unpaid household work, which includes domestic work such as meal preparation, cleaning, clothing care, repairs and maintenance to home and garden, help and care to children and adults, household management and shopping, transportation related to the care of children and adults, and the performance of domestic work. The study cites several reasons and uses for measuring unpaid work, including the need to recognize "the unpaid but beneficial tasks that Canadians do for themselves, their family and friends, and for the community at large."

Table XV
The value of family housework, 1992

	Annual hours spent on household work (billions)	Full time full-year job equivalents (millions)	Value of household work ($ billions)	Distribution of value of family household work (%)
Wives with children	6.27	3.2	5.66	30
Wives without children	4.68	2.4	4.46	24
Husbands with children	3.28	1.7	2.98	16
Husbands without children	2.83	1.4	2.69	14
Lone-parent mothers	1.38	0.7	1.26	7
Lone-parent fathers	0.15	0.1	0.14	1
Children 15 and over, females	0.88	0.5	0.84	4
Children 15 and over, males	0.66	0.3	0.62	3
Total family members aged 15 and over	20.13	10.3	18.65	100
males	6.91	3.5	6.43	35
females	13.22	6.7	12.21	65

Notes: Valuation of unpaid work based on "replacement costs, generalist approach," which uses the actual earnings of personal service occupations to estimate all forms of household work except child care, which is valued using child care occupations. For details of methodology refer to source publication.

Prepared by the Centre for International Statistics.

Source: Statistics Canada, "Households' Unpaid Work: Measurement and Valuation," Catalogue 13-603E, 1995.

Table XV shows that family members aged 15 and over spend more than 20 billion hours per year on unpaid household work, with female members accounting for 65 percent of this labour. One estimate of the size and importance of this work can be made by simply converting the total number of hours spent on unpaid household work into full-time, full-year job equivalents (based on 49 weeks of 40 hours, or 1,960 hours). Using this measurement, family members are doing the equivalent of 10 million jobs! By comparison, the total number of jobs in the formal economy—full-time and part-time—is about 13.7 million. Table XV also shows that the estimated value of this work is $18.65 billion.

Part 4

Family, Work and Security

Families in Canada come in many shapes and sizes, and the activities and interests of family members are vastly varied. Despite this diversity, families have common concerns, pursuits and preoccupations. One of these shared concerns is family security, as families strive to reach some reasonable degree of stability and predictability. Family security has multiple dimensions: job security, personal safety, family finances, physical and mental well-being, and the future of the children.

The sense of stability and predictability families have about their current and future security has been brought into question by the rapid social and economic changes that have taken place over the last decade or so—changes which will undoubtedly continue apace into the 21st century. The international forces of globalization and free trade have increased economic competition and raised demands for increased productivity and efficiencies in production. The introduction of new technologies has altered the skills and education necessary to land a good job, and have transformed the way we work, play and communicate. Demographic changes such as the aging of the population and the trend towards smaller families have raised questions about the generational exchange of support and care. And recent changes to government programs and spending have caused much debate about the future of the social "safety net."

For some families, these forces of change have brought new opportunity and success; for others, they have led to tougher times. For most, if not all families, the changes have raised questions and concerns about the future of family security. The Directors of the National Forum on Family Security recently stated that " if Canadians do worry about the deficit, or family breakdown, or global competition, or retraining, it is not because they have an overriding interest in any one of them, but rather because of what these might mean for the security of their families and for their children's futures." Social and economic changes have had an impact on the work that families do—as providers of care, and as workers on the job.

The Essential Importance of Earnings

Employment earnings are the primary source of family income, providing the financial foundation that supports economic security. About 75 percent of all families (and 85 percent of non-elderly families) have earnings as their major source of family income.

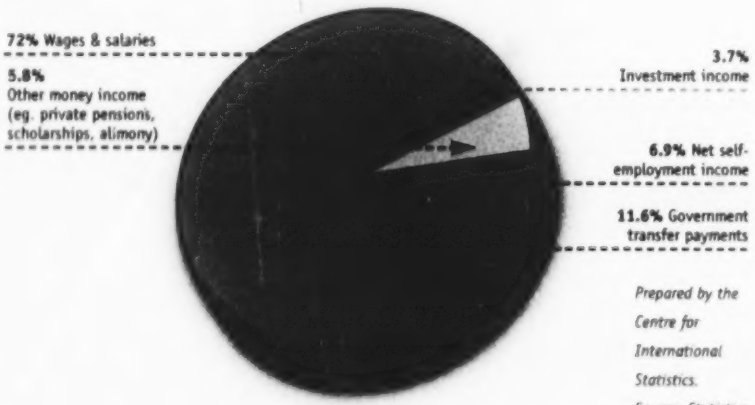
As Chart 21 shows, in 1995, Canada's 8.2 million families had an average income of $54,161. When all of these families' incomes are added together, it amounts to $443 billion. Nearly 80 percent of this total income comes from employment earnings (wages, salaries and self-employment income). About 12 percent comes from government transfers through programs such as the Child Tax Benefit, Unemployment Insurance, Social Assistance, Old Age Security, and so on.

Chart 21
Sources of Family Income, 1995

Number of families: 8,181,000

Average family income: $54,161

Total aggregate family income: $443 billion


72% Wages & salaries
5.8% Other money income (eg. private pensions, scholarships, alimony)
3.7% Investment income
6.9% Net self-employment income
11.6% Government transfer payments

Prepared by the Centre for International Statistics. Source: Statistics Canada, Family Incomes 1995, Cat. 13-208-XPB.

Earnings from employment not only support families directly through the beloved paycheque, but also indirectly by helping to finance income-security and social programs. Through taxes and contributory programs, earnings are redistributed to help families with low incomes, families who experience unemployment, families in their retirement years, families with children, and families whose members have disabilities.

Accordingly, the reliance on employment earnings differs from one family to the next, as does their reliance on income-security programs. Table XVI shows the average income of four different family types, and the proportion of income from different sources. For example, elderly families (65 years or older) have an average total income of about $39,080. This total includes government transfer payments averaging $16,770—43 percent of their income. Most of this transfer income—about 90 percent of it—is derived from Old Age Security (including the Guaranteed Income Supplement and Spouses Allowance) and Canada/Quebec Pension Plan Benefits.

Among non-elderly couples—whether they have children or not—the largest proportion of total family income is employment earnings, while transfer income makes up about six or seven percent of the income of these families. The major sources of transfer income for non-elderly couples without children are Employment Insurance benefits, CPP/QPP, and social assistance—which together make up about 80 percent of their total transfer income. Among non-elderly couples with children, the major sources of their transfer income are Employment Insurance, the Child Tax Benefit, and social assistance—which again account for 80 percent of all transfer income received.

Non-elderly lone-parent families derive most of their family income from employment earnings (67 percent), and one-quarter from government transfer programs. Their major sources of transfer income are also social assistance, the Child Tax Benefit, and Employment Insurance, which together account for 79 percent of all transfer income.

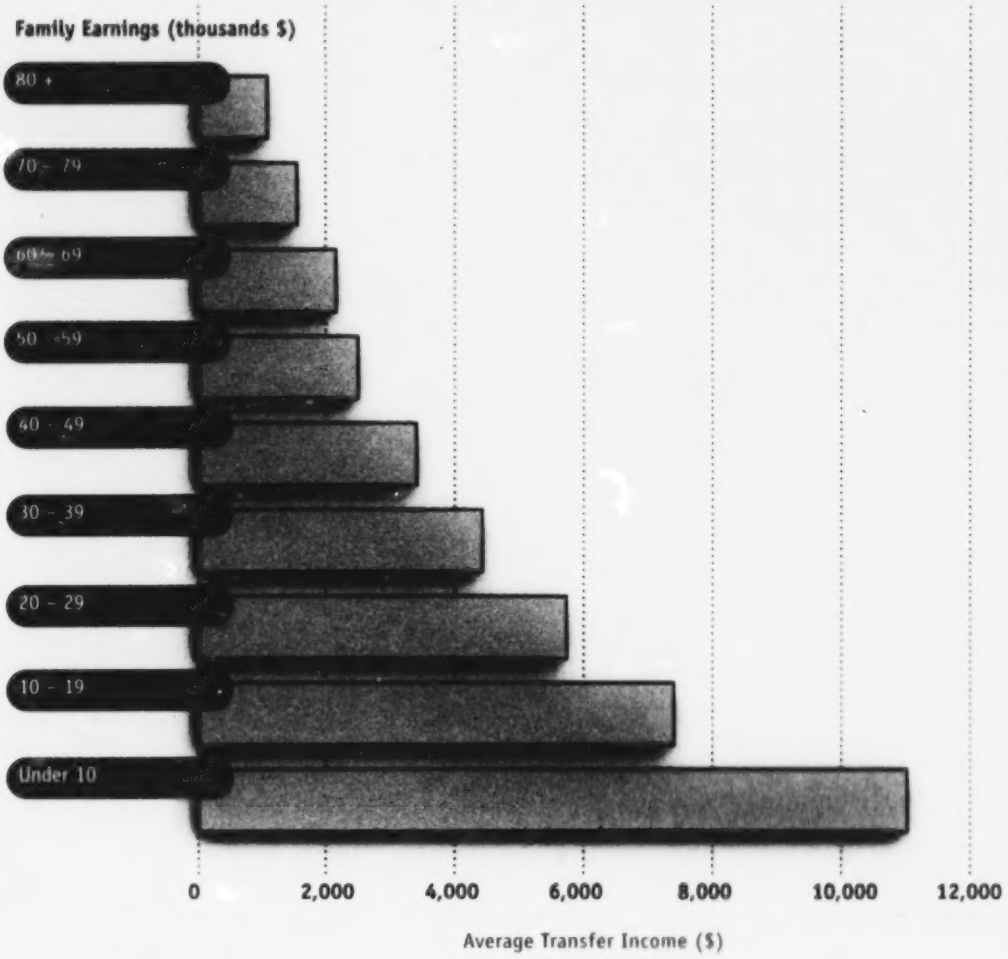
Table XVI
Composition of Family Income, by Family Type, 1994

Income source	Elderly families (65 years or older)	Non-elderly couples, no children	Non-elderly two-parent families	Non-elderly lone-parent families
Average family income	**$39,080**	**$53,777**	**$62,875**	**$29,157**
Total income by source:	100%	100%	100%	100%
Earnings	21%	86%	89%	67%
Investment income	13%	3%	2%	2%
Private retirement pensions	21%	4%	1%	2%
Other private sources	2%	1%	1%	4%
Government transfer payments	43%	6%	7%	25%

In short, earnings are the primary source of income for most Canadian families, and are key to achieving economic security. There are times however, when earnings from employment are unavailable, or need to be replaced or supplemented. Income-security programs play an important role in providing financial support to families through the life cycle, during disruptions in employment, in supporting the costs of raising children, and in times of accident and illness.

Chart 22 shows that when family earnings are low, government transfers provide an essential source of income. For example, 15 percent of non-elderly families had earnings of less than $10,000 in 1994. On average, these families received $11,000 in transfer income.

Chart 22
Average Transfer Income by Level of Family Earning, Non-elderly Families, 1994



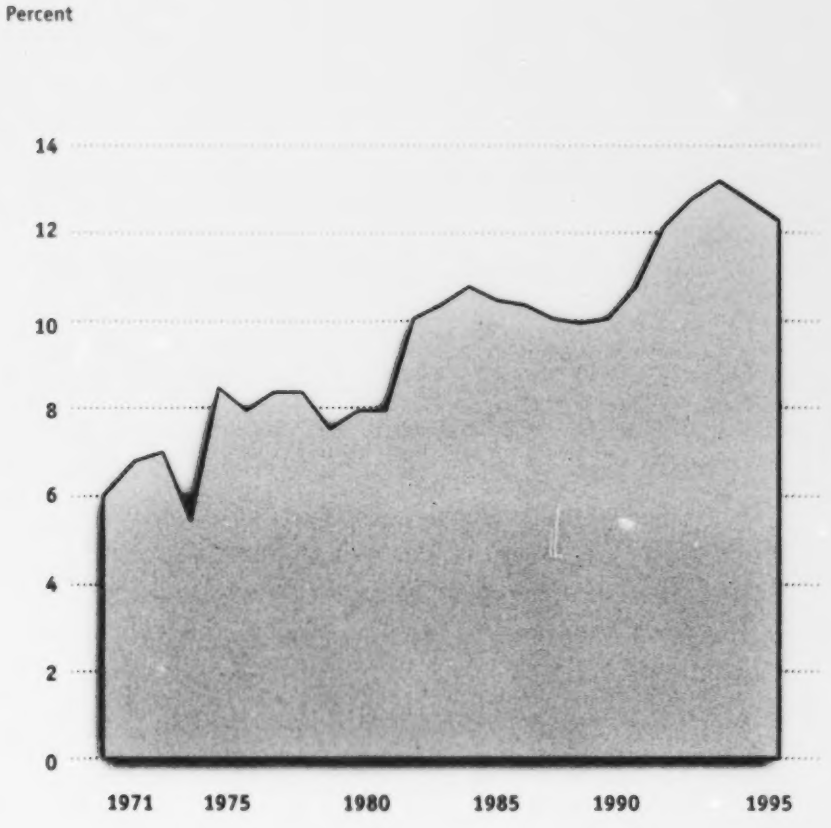
Prepared by the Centre For International Statistics.
Source: Statistics Canada, Survey of Consumer Finances microdata.

Even among families with modest levels of earnings, say between 20 and 29 thousand dollars, transfers provided an important source of income, averaging $5,700. For higher-income families, transfers may be smaller but they are often important supplements to family earnings. How important are these transfers? A recent report by the Canadian Council on Social Development indicates that in 1994 government transfers prevented more than half-a-million families from falling below the low-income threshold, and significantly reduced the poverty gap of Canada's poor.

Increasing Share of Family Income from Government Transfers

While earnings continue as the major source of income for the majority of families in Canada, government transfers make up a bigger share of family income today than 10 or 20 years ago. There are many factors accounting for this trend: more seniors and better retirement benefits; higher rates of unemployment (especially among younger families); and the rise in the number of lone-parent families, to name just a few. The increasing proportion of family income composed of government transfers is also related to the rising inequality of earnings. Over the last 15 years, inequality of family earnings has increased, both because of increases at the top of the income distribution and decreases at the bottom. Government transfer programs have played an important role in supporting families with low market earnings, and have helped to offset the income inequality left by employment earnings alone.

Chart 23
Government transfer payments as a percentage of total family income



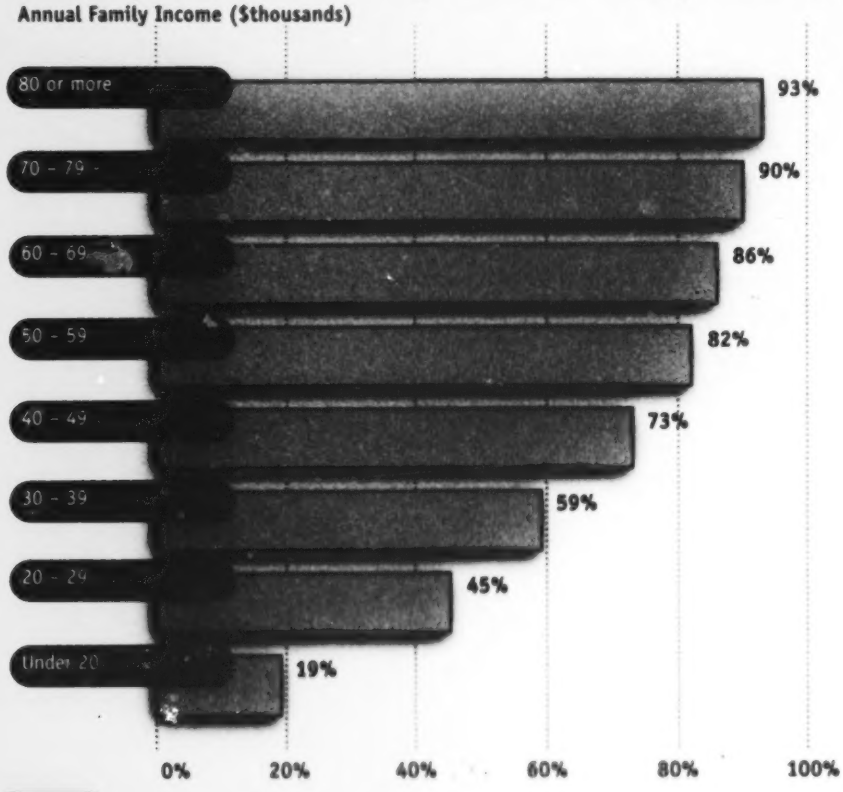
The Need for Two Earners

To achieve the average family income today, most families not only require paid employment, but must have **two** income earners. Chart 24 shows that the large majority of families with annual incomes between $50,000 and $59,000 have at least two members with employment earnings (the average income of non-elderly families is about $56,000). The relationship between family income and number of earners is straightforward: the higher the family income, the more likely there are at least two earners.

To be counted among the one-in-five families with an income of $80,000 or more, the necessity of two earners is almost a given. Ninety-three percent of these higher-income families have two or more earners; only seven percent achieve this income with a single earner.

For many families, however, two earners are necessary even to achieve a modest income. Among families whose annual income is in the $20,000 to $29,000 range, nearly half (45 percent) relied on the earnings of at least two family members. Not all families need, or **want**, two earners. But, for many, a second earner can mean the difference between poverty and modest economic well-being; the poverty rate among two-parent families with a single earner is 27 percent, compared with just seven percent when there are two earners in the family.

Chart 24
Percentage of Non-elderly Families with Two or more Earners by Level of Family Income, 1994



Prepared by the Centre For International Statistics.
Source: Statistics Canada, Family Incomes 1995, Cat. 13-208-XPB.

Family Members in the Labour Force

When individuals enter into paid employment, they do so as members of families—as husbands, wives, partners, mothers, fathers, children. Their roles, responsibilities, and obligations to family are carried with them; their concerns about family do not magically disappear upon "punching the clock" or "logging in." Of course, none of this is new. The labour force has always been comprised of family members.

But over the past few decades, the patterns of employment among family members have changed significantly. This is perhaps most apparent in the large increase in the labour-force participation of women. To better understand the modern labour force from the perspective of family, this section describes the employment patterns and activities of family members in the 1990s. How many family members are in the paid labour market, who are they, and what is the extent of their involvement?

Table XVII
Annual Employment Activity of Husbands, Wives and Lone Parents, 1994

Family members under 65 years of age	Full-time, full-year %	Part-time and/or part-year %	No employment during the year %	Total %	# (000s)
Husbands with children any age	75	18	7	100	3,861
Husbands with children under 7	75	19	6	100	1,584
Husbands with no children	63	21	16	100	2,008
Male lone parent	55	21	24	100	148
Wives with no children	44	27	29	100	2,208
Wives with children any age	41	33	26	100	3,923
Wives with children under 7	36	36	28	100	1,585
Female lone parents	32	25	43	100	824
Female lone parents with children under 7	22	29	49	100	305

Notes: Annual employment activity refers to the calendar year 1994. The term "full-time, full-year" refers to those with 49 or more weeks of full-time employment (30 or more hours per week). "Part-time and/or part-year" includes persons working less than 30 hours per week and/or less than 49 weeks during the year (annual paid leave is counted as employment). "Husbands and wives without children" means with no single (never-married) children living at home.

Prepared by the Centre for International Statistics.

Source: Statistics Canada, Survey of Consumer Finances (custom).

Table XVII shows the annual employment activity of selected family members under the age of 65. The table demonstrates that family status and gender have a significant impact on the extent and nature of employment:

- Men are more likely than women to have employment, and much more likely to be employed at a full-time job for the full year. For example, only seven percent of married men with children had no employment over the course of a year, while three-quarters were employed full-time, full-year. In contrast, one-quarter of married women with children had no employment, while four out of ten were employed full-time, full-year. These differences between men and women are in part a result of the primary responsibilities women assume for child care and domestic labour;
- Despite their lower level of paid-employment activity, the **majority** of women in all family types—including lone mothers with pre-school-aged children—are involved in the paid labour force.

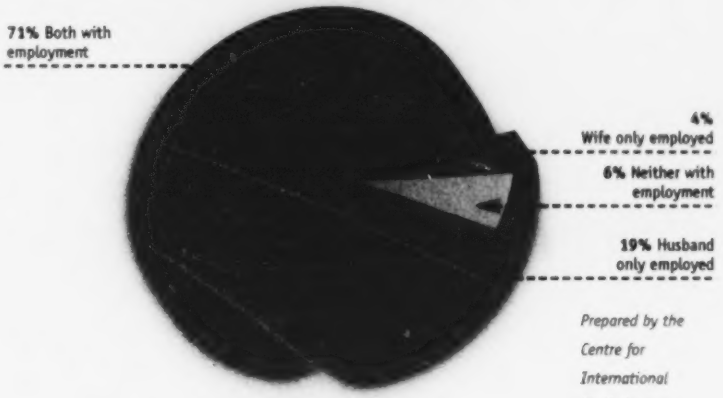
Couples in the Labour Force

A mere 30 years ago, only about one-third of couples were dual earners. Today, most married and common-law couples—about seven out of ten—are dual earners. And in about half of these dual-earner couples, both partners are employed in full-time jobs for the entire year. Only in one out of five couples is the husband the sole earner. Even among couples with children under seven years of age, 70 percent are dual earners.

The growth in the number of dual-earner families has had an enormous impact on family life. It has brought into question the traditional roles of women and men, raised concern about the capacity of families to provide care for dependents, and in many instances, has placed increased demands on women, who continue to shoulder the majority of household and domestic labour. For many families, it has also raised issues of time management: co-ordinating schedules, and simply finding time to meet the demands of work while fulfilling family responsibilities.

Chart 25
Annual Employment Patterns of Couples Under 65*, 1994

Total Number of Couples: 5,820,000



*both husband and wife under 65

Prepared by the Centre for International Statistics. Source: Statistics Canada, Survey of Consumer Finances microdata.

Women have always made essential contributions to the well-being and security of family. But in relation to their increased paid labour-force participation, and the consequent rise in the number of dual-earner families, the employment earnings of women have formed an increasing share of family income. It is not uncommon to find a dual-earner couple in which the woman's earnings are the major source of family income. Statistics Canada reports that the percentage of dual earners in which the wife's earnings exceed those of her husband increased from 11 percent in 1967 to 25 percent in 1993.

As Table XVIII shows, in 30 percent of dual-earner families, the wife's annual earnings constitute up to one-quarter of the couple's combined earnings, and in nearly one-half of dual-earner families (46%), the wife's earnings make up between 25 and 49 percent of combined earnings. In a significant minority of dual-earner couples—about one in four—the wife's earnings make up one-half or more of combined earnings. It is still rather uncommon, however, to find dual earners in which the wife's share of combined earnings is 75 percent or more of their combined earnings. This is the case in only one out of twenty dual-earner couples.

Table XVIII
Women's Contribution to Couples' Annual Earnings, 1994

	Wife's annual earnings as a percentage of couple's annual earnings				
	Up to one-quarter (1–24%)	One-quarter up to one-half (25–49%)	One-half up to three-quarters (50–74%)	Three-quarters or more (75–99%)	Total
All Couples					
both employed	30%	46%	19%	5%	100%
both employed FTFY*	13%	61%	23%	3%	100%
Couples, no children					
both employed	23%	47%	23%	6%	100%
both employed FTFY	11%	59%	26%	4%	100%
Couples, with children					
both employed	33%	46%	17%	4%	100%
both employed FTFY	14%	61%	21%	3%	100%

*FTFY: full time, full year.

Prepared by the Centre for International Statistics.

Source: Statistics Canada, Survey of Consumer Finances microdata, 1994 income.

The share of family income contributed by the earnings of women should not be taken as a measurement or indication of the importance of this income. As shown in the analysis of family expenditures in Part 2, most families, whether high-income or low-income, are on fairly tight budgets—and the earnings of women and men are essential to finance family consumption, which, in turn, is the essential engine of the Canadian economy. Commenting on family security, Judith Maxwell, head of the Canadian Policy Research Networks, writes that "a family with two incomes, a home, two cars and a large mortgage can be shaken to the core by the loss of one of those incomes" (*Family Security in Insecure Times*, 32).

Earnings of Children

There are close to three million never-married children, 16 years and over, living at home. Most are teenagers or young adults in their early twenties attending school, completing post-secondary education or establishing themselves before setting up their own independent households. About one in five of these three million "children" are over 25 years old, some supporting an elderly parent. Many of these teens and older "children" are employed.

Despite the fact that children's employment earnings are counted as part of family income (the average family incomes reported by Statistics Canada include the incomes and earnings of all family members), little is known about the significance of children's earnings to family finances, and their role in supporting family economic security. As Table XIX shows, in one-half of all families with children age 16 or older, children's earnings make up less than 10 percent of family income. But the earnings of children can, in some instances, form a very significant share of family income. For example, in lone-parent families with at least one "child" age 16 or older, the combined earnings of children in each family average $11,200. In 22 percent of these families, children's earnings make up one-half or more of total family income.

Table XIX
Families with Children Age 16 and Over, 1994

	All Families	Two-parent families	Lone-parent families
Percentage of families whose children have earnings	81%	82%	77%
Average combined earnings of all children in the family	$10,984	$10,916	$11,200
Children's earnings as percentage of family income (average)	18%	15%	25%
Children's earnings as percentage of family income			
less than 10% of total family income	50%	53%	43%
10-19%	17%	18%	14%
20-29%	10%	11%	8%
30-39%	7%	7%	7%
40-49%	6%	5%	7%
50% or more	10%	6%	22%

Prepared by the Centre for International Statistics. Source: Statistics Canada, Survey of Consumer Finances microdata, 1994 income.

The Nature of Employment and Implications for Family Security

It is clear that employment is essential to family security. Families look to their jobs to provide them with adequate and secure incomes—to provide a degree of stability and predictability that allows them to save for a home, meet monthly expenses, plan for retirement, and provide a safe, happy environment for their children. Individuals want jobs that recognize the importance of their work as family members—jobs that equip them with the resources of money, benefits, and time necessary to carry out their family obligations, maintain and manage their households, and participate in and contribute to their communities. In short, a lot is expected of the job, because a lot is expected of the family.

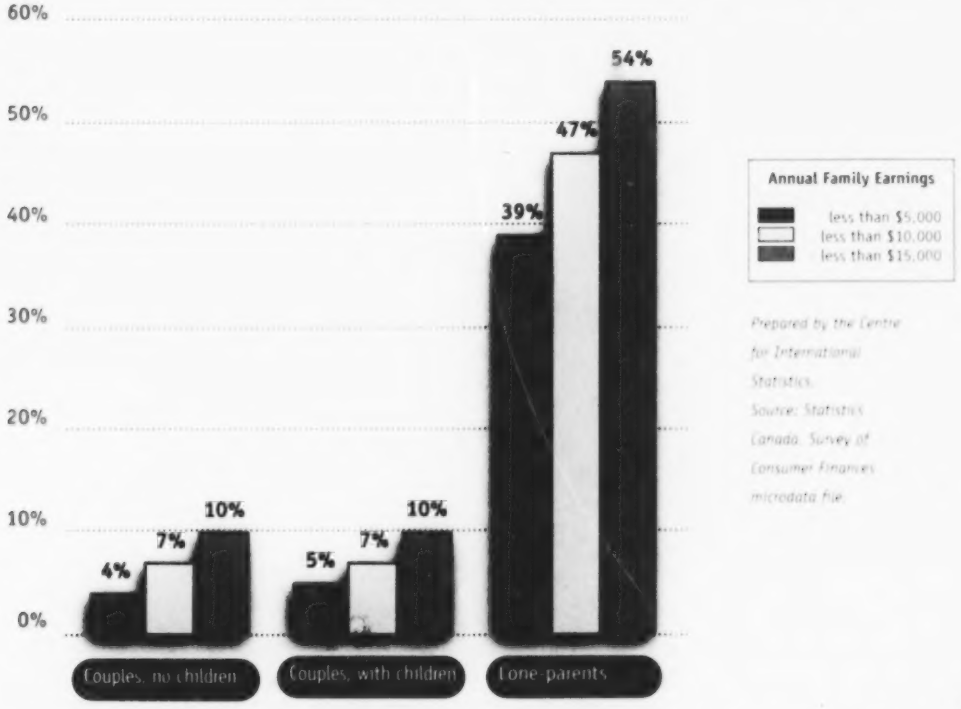
Adequacy of Earnings

For most families, earnings received through employment are adequate to meet their needs. Over the past 15 years, however, inequality in earnings has been on the rise, due to a combination of economic and demographic changes. As a result, earnings alone have proven to be an insufficient source of financial security for an increasing number of families.

The inability of some families to secure adequate earnings is one of the reasons poverty rates among families have remained high. Chart 26 shows that, in 1994, one in ten couples had family earnings of less than $15,000, while nearly four in ten lone-parent families had annual earnings of less than $5,000.

Chart 26

Percentage of Families under 55 years of age with low earnings, 1994



Prepared by the Centre for International Statistics.
Source: Statistics Canada, Survey of Consumer Finances microdata file.

Low earnings are the result of many factors. Obviously, the inability to find employment—whether because of a lack of appropriate skills, a scarcity of jobs, a lack of good, affordable child care, or a commitment to family responsibilities—is an important factor. Another important factor is low wages. As Table XX shows, many family members are working at jobs paying minimum wages. For example, nearly half of all employed lone parents received an hourly wage of $7.50 or less.

Table XX
Hourly Wages of Selected Family Members, 1995

Hourly Wage	Husbands, no children	Husbands, with children	Wives, no children	Wives, with children	Lone parents
Less than $7.50 per hour	6	3	16	13	47
$7.50 to $9.99 per hour	8	6	14	13	17
$10.00 to $14.99 per hour	25	21	28	34	19
$15.00 to $19.99 per hour	27	27	23	21	9
$20.00 or more per hour	34	43	19	19	7
	100%	**100%**	**100%**	**100%**	**100%**

Prepared by the Centre for International Statistics. Source: Statistics Canada, Survey of Work Arrangements 1995, microdata

Stability and Predictability of Employment

Most people have directly experienced economic restructuring, or know of someone affected by restructuring. Whether because of a layoff due to downsizing or plant closure, a job change associated with emerging employment opportunities, or a return to school to acquire new skills, thousands of Canadians have had to deal with the impacts and consequences of a labour market and economy that are moving through a profound period of transition. For some, economic restructuring has presented new opportunities; for others, it has caused terrible uncertainty about the security and stability of their employment.

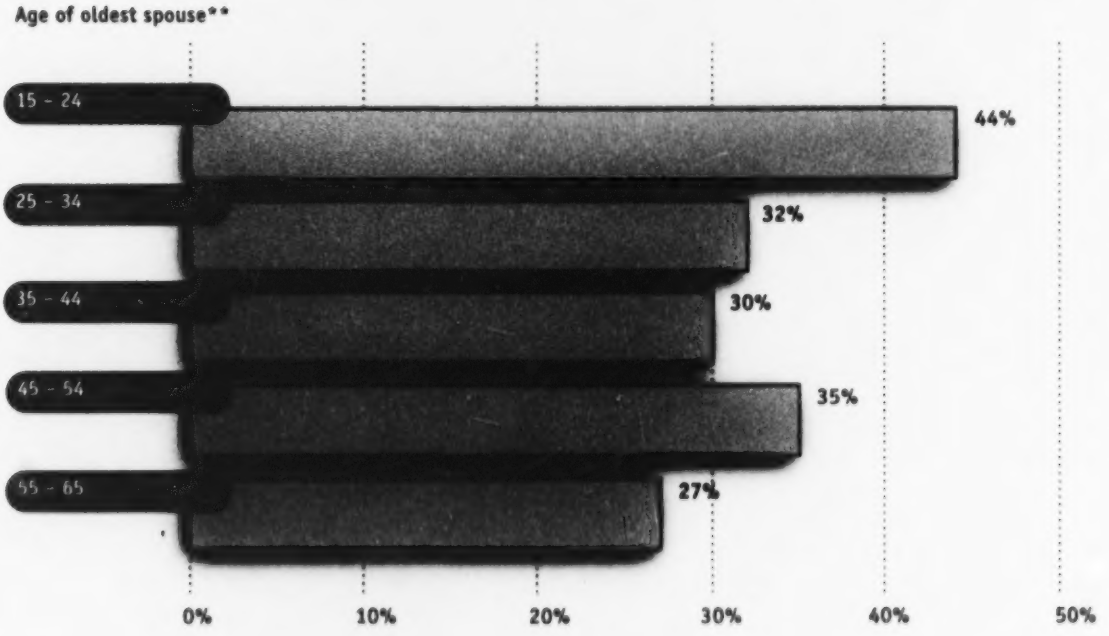
Families Experiencing Unemployment

People tend to think of unemployment as something that happens to an individual. Indeed, official measurements of unemployment are based on the number of individuals who are looking for but cannot find employment. In 1996 for example, the monthly average unemployment rate was 9.7 percent. But from a family perspective, unemployment is a much more common experience than the individual rate would indicate.

Chart 27 shows the percentage of families who had at least one of their members unemployed for all or part of the year in 1994. Among all families under the age of 65, nearly one in three (32%) had experienced the effects of unemployment. And among younger families under the age of 25, 44 percent experienced unemployment.

When someone has trouble finding a job, their entire family is affected. Persistently high levels of unemployment have given rise to a heightened sense of insecurity among many Canadian families. The consequences of unemployment on family security can be very serious, particularly as eligibility for employment insurance benefits has been tightened and benefit levels reduced. The loss of income can lead to financial hardship when the bills keep coming even after the paycheques have stopped. Of those families experiencing unemployment, 41 percent are home owners committed to monthly mortgage payments and 34 percent are renters committed to the terms of their lease.

Chart 27
Percentage of Families Experiencing Unemployment*, by Age, 1994



* at least one family member unemployed sometime during 1994. ** in lone parent family, refers to age of parent.
Prepared by the Centre for International Statistics. Source: Statistics Canada Survey of Consumer Finances microdata.

Non-standard Forms of Employment on the Rise

Non-standard forms of employment—defined as part-time, temporary, and self-employment—have been on the increase over the past several years, accounting for over half of the new jobs created since 1991.

Many people choose non-standard forms of employment out of personal preference. The majority of self-employed workers, for example, indicate "independence" as the main reason for entering self-employment, and the majority of part-timers choose part-time employment as a way of balancing work and other activities such as family responsibilities or education.

Nevertheless, significant numbers of non-standard workers are looking for "permanent" and/or full-time jobs as paid employees. A recent report by the Canadian Council on Social Development, *Temporary Employment in Canada*, found that two-thirds of temporary workers would prefer to have a permanent position. And more and more part-time workers (from 11 percent in 1975 to 35 percent in 1995) want a full-time job but have not been able to find one.

Table XXI
Non-standard Work among Selected Family Members Aged 15-64, 1995

Characteristics of employed family members	Husbands, no children	Husbands, with children	Wives, no children	Wives, with children	Lone parents
Percentage self-employed	23	21	14	14	9
Percentage in a temporary job	9	7	11	10	23
Percentage employed part-time	7	4	24	31	48
Percentage of part-time who are involuntary	35	48	30	30	21

Prepared by the Centre for International Statistics
Source: Statistics Canada, Survey of Work Arrangements, 1995 (unpublished)

Access to Benefits a Growing Concern

Non-standard workers are much less likely to have access to non-wage benefits such as pension plans, health and dental plans, or paid sick leave. Table XXII shows that for each benefit listed, most full-time employees do have entitlement, but most part-time employees do not. Similar differences in benefit entitlement are found between permanent and temporary employees.

Because women employees are more likely than their male counterparts to be employed in part-time, temporary, and low-wage work, they are less likely to receive non-wage benefits. However, benefit coverage is still an important issue for men, especially given their high levels of self-employment.

What is a "Typical" Job?

A recent report by Human Resources Development Canada indicates that it is very difficult to describe the typical job. If you think it means working nine to five, Monday through Friday, at a single, permanent, full-time job for one employer, you would be describing the situation of only one-third of Canadian workers, according to the HRDC report. Recent job studies show a complex variety of work arrangements and conditions—including temporary, part-time and shift work, home-based employment and self-employment, compressed work weeks and weekend work. There are also workers putting in long hours at one job, or holding down more than one job.

Source: Human Resources Development Canada, *Applied Research Bulletin*, Vol. 3 no.1 Winter-Spring 1997.

Table XXII
Non-wage benefits, by Work Arrangements and Family Status, 1995

	Pension plan other than CPP/QPP	Health plan other than Prov. Health Care	Dental Plan	Paid Sick Leave
	Percentage of Employees entitled to Benefit			
By work arrangement				
full-time	58	68	63	66
part-time	19	18	16	18
permanent	56	64	60	62
temporary	20	19	17	19
By family status*				
husbands, no children	59	70	65	63
husbands, with children	65	74	70	68
wives, no children	50	58	54	61
wives, with children	54	57	53	60
lone parents	22	28	26	27

* ages 15-64

Prepared by the Centre for International Statistics.
Source: Human Resources Development Canada and the Centre for International Statistics, based on Statistics Canada, Survey of Work Arrangements, 1995.

Stability of Jobs

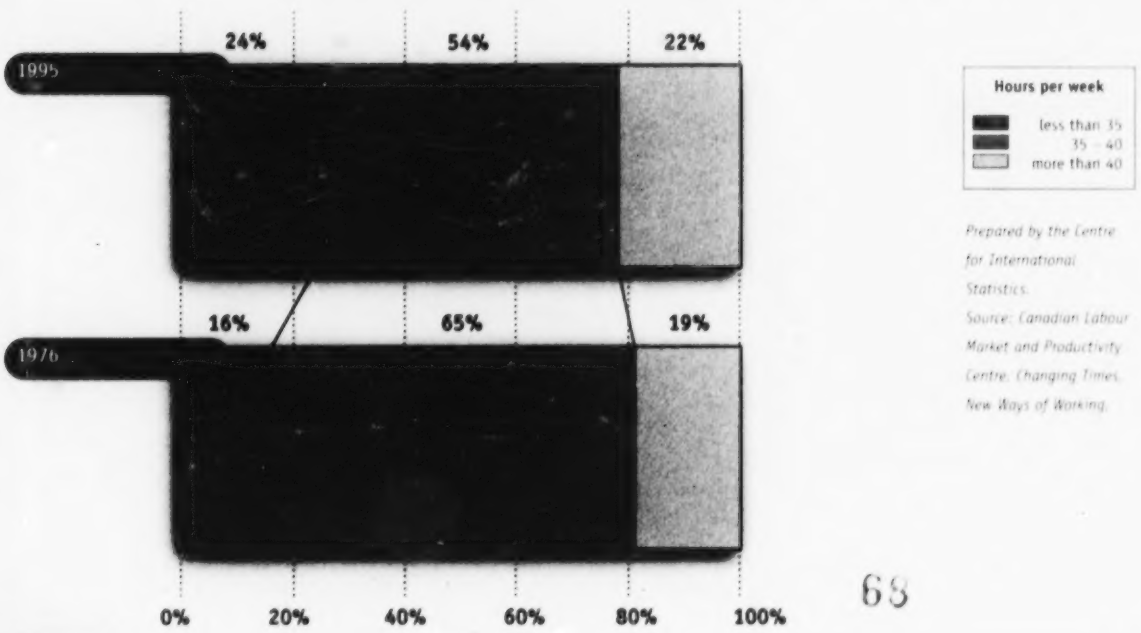
Many believe the new economy will be characterized by rapidly changing demands for new skills, products and services. It is also assumed that people will hold many jobs over the course of a lifetime, and that, in the new economy, long-term employment with the same employer will be the exception rather than the rule. But is this the case?

A recent report by Statistics Canada, *Changes in Job Tenure*, examined this issue and concluded that while the average duration of jobs has shown no significant change over the past 15 years, new jobs are becoming increasingly "polarized" into short-term and long-term positions. The study also notes that workers able to gain at least 12 months of seniority actually have enjoyed increased job security, but that firms seem to be using a core of long-term employees, leaving more Canadians with less stable jobs (Source: Andrew Heisz, "Changes in Job Tenure" *Perspectives on Labour and Income*, Statistics Canada, Cat. 75-001-XPE, Winter 1996).

A Question of Time or Money... or Both?

An important dimension of employment that affects family security is working time. For family members, the goal is often one of striking the right balance between enough hours of employment to pay the monthly expenses, while avoiding long hours of (often unpaid) overtime which can leave too little time to spend with family.

Chart 28
Weekly Hours of Employed Work, 1976 and 1995

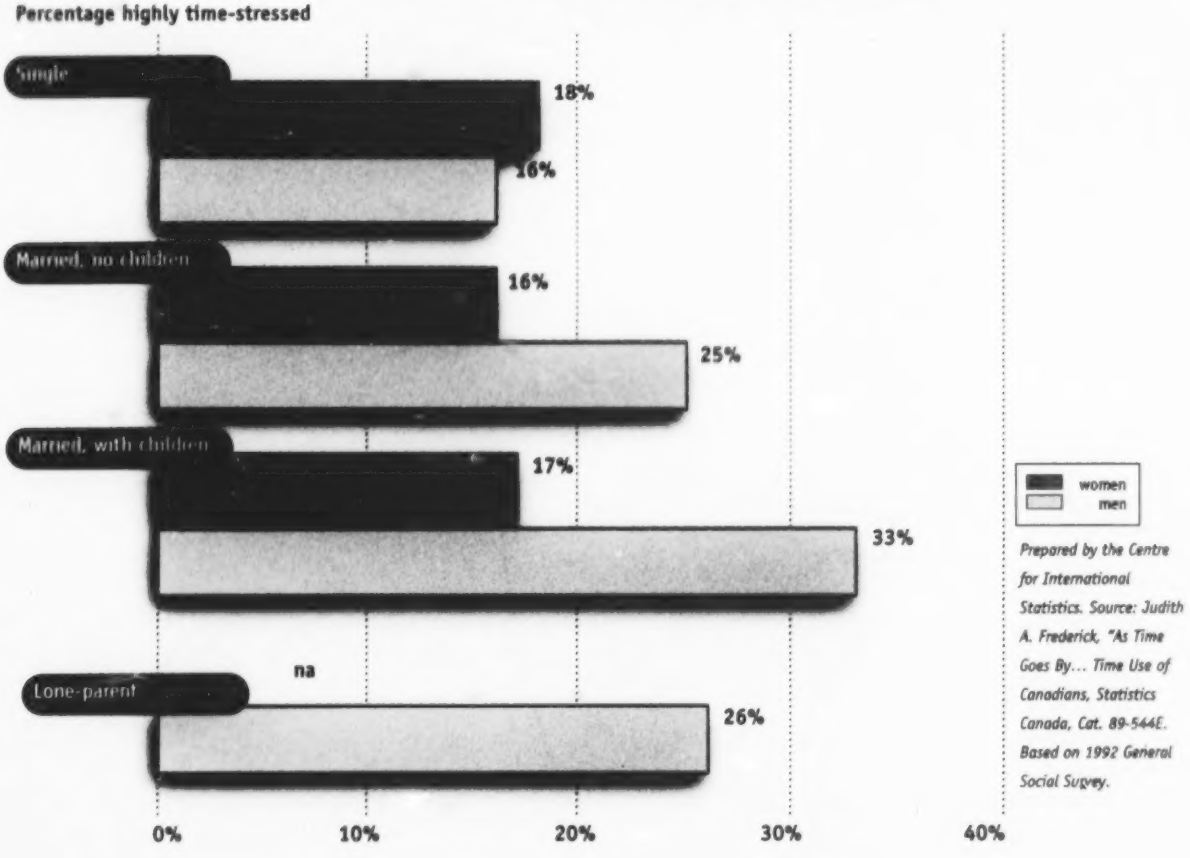


Prepared by the Centre for International Statistics.
Source: Canadian Labour Market and Productivity Centre, Changing Times, New Ways of Working.

The past 20 years have seen a polarization of weekly working hours, with greater proportions of workers working either shorter or longer hours, and a declining share working a "standard" 35-to-40-hour week.

As a result of their work and family obligations, many family members, especially women employed full-time, experience high levels of time "crunch" and stress. According to Statistics Canada's 1992 General Social Survey, one-third of married women with children, aged 25 to 44, who were employed full-time were highly time-stressed. Statistics Canada's definition of "highly time-stressed" is based on responses to ten questions, such as "When you need more time, do you tend to cut back on your sleep?"; "Do you feel that you're constantly under stress to accomplish more than you can handle?"; and, "Do you worry that you don't spend enough time with your family or friends?" Those who responded positively to at least seven of the ten questions were considered to have high perceived time stress.

Chart 29
Perceived Time Stress Among Men and Women Aged 25–44 and Employed Full-time



Prepared by the Centre for International Statistics. Source: Judith A. Frederick, "As Time Goes By... Time Use of Canadians, Statistics Canada, Cat. 89-544E. Based on 1992 General Social Survey.

Despite the time stress that family members experience as they juggle the demands of work and family, very few employed family members would prefer to work fewer hours with a proportional reduction in pay. Table XXIII shows that among employed married women with children—a group with high levels of work-family stress—only about one in ten would prefer to work fewer hours. In fact, the majority of employed family members would prefer to stay at the same number of hours for the same pay, while a significant minority want more hours with a proportionate increase in pay.

The preference for more hours of employment is most characteristic of those with low hourly wages and/or those who are working part-time, with 50 percent of all part-timers wanting an increase in hours and pay.

Table XXIII
Percentage of Paid Workers Wanting Change in Work Hours, by Selected Characteristics, 1995

Characteristic	Worker preference... percentage wanting... Fewer hours with proportional decrease in pay	Same hours at same pay	More hours with proportional increase in pay
men	5	67	28
women	7	66	27
full-time employees	7	70	22
part-time employees	1	49	50
By family status*			
husbands, no children	7	69	23
husbands, with children	5	72	23
wives, no children	8	70	23
wives, with children	9	68	22
lone-parents	2	55	42

* aged 15-64

Prepared by the Centre for International Statistics.

Source: Statistics Canada, Survey of Work Arrangements microdata, 1995.

Conclusion

Even as Canadians complain that we feel increasingly stretched and stressed trying to "make time" to fit in all the responsibilities of our jobs and our homes, most of us state a preference for the same or even more hours on the job. Here we confront the fundamental paradox of the present era. While we recognize the need for more time to carry out our family work, in these insecure times we are also committed to productivity in our jobs, eager to demonstrate our loyalty to our employers, and anxious to acquire as much financial security as possible for our future and that of our children.

This fundamental paradox is now routinely discussed around boardroom tables across the nation, at cabinet meetings of our elected leaders, in union halls and at the kitchen tables around which we sit at the end of the day. Over the past fifteen years, public interest in the topic of work and family has soared. Statistics Canada has invested in strategies to measure the extent and value of unpaid work as a necessary complement to the indices of formal economic production and consumption. There have been public inquiries into the distribution of working time in acknowledgement that too many of us are burning the candle at both ends and jeopardizing our health and the quality of our family relationships. Others have too little paid work, which jeopardizes their self-esteem and their ability to provide for their families. The media regularly keep us informed of innovative workplace policies and practices that point the way to options such as job sharing, reduced work weeks, flexible schedules and work-at-home scenarios.

Moreover, there is today an increasing appreciation by employers in both the private and public sectors that the family responsibilities of their workforce have a direct impact on efficiency, productivity and competitiveness—in short, on the bottom line. Workers who cannot count on child care that is stable, reliable and flexible are more likely to be late or absent from work, to leave early, and to be less free to devote themselves fully to their jobs. When an experienced employee leaves a position because it doesn't mesh with their family

life, productivity declines while the position is vacant, recruiting costs are incurred, and a new employee must be trained through a learning curve of weeks or months. Whether or not a worker can take on added responsibilities, put in extended hours, switch shifts, relocate, or even accept a promotion is determined largely by their family responsibilities.

From the Kitchen Table to the Boardroom Table sets the stage for further work intended to overcome our disillusionment with the present state of the relationships between how we work, earn and live at the end of the 20th century. It provides the background information with which to better understand and assess the emergence of workplace options intended to reduce the tension experienced by Canadians who strive to be both loyal employees and loving family members. There is now a body of sound knowledge derived from research, and more than twenty years of practice experimenting with family-friendly policies and programs. Even so, that knowledge has not yet been consolidated and integrated in ways that provide concrete answers to the day-to-day issues confronted by employers and employees alike. To be sure, various workplace options have been developed and introduced into some of the larger and most progressive work places. It remains, however, to translate the lessons derived from these experiments into realistic methods and strategies that can be generally applied across a broad range of employment settings and economic sectors.

With the knowledge and information assembled here, we can proceed with greater clarity and certainty to incorporate into our decision-making the lessons that have been learned from twenty years of experience with flexible work arrangements, innovative leave and compensation policies, health and wellness initiatives, and family-care programs.

Then, we may get up from the Kitchen Tables and Boardroom Tables across Canada and get back to the business at hand – the business of creating a greater measure of integrity in our lives.

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